

The **NATIONAL UNDERWRITER**

Life Insurance Edition

A Complete **SECURITY PROGRAM**

for Mutual Life Field Underwriters

First we introduced The Mutual Lifetime Compensation Plan

which gave our Field Underwriters a contract hailed by them as "the finest in the business."

This plan stabilizes income, thus minimizing the effect of fluctuating volume. It also provides substantially larger earnings for the career underwriter, through extra compensation for quality business, and for service to policyholders. In addition the Lifetime Plan provides for a generous retirement income.

NOW

we've added an

INSURANCE BENEFIT PLAN

to provide

LIFE INSURANCE

ACCIDENT & SICKNESS BENEFITS

HOSPITAL BENEFITS

SURGICAL BENEFITS

The costs of these benefits are shared by the Company and the Field Underwriters.

The new Insurance Benefit Plan, giving liberal protection against major hazards, is a logical supplement to our Lifetime Compensation Plan. Together they go far toward bringing personal security into the lives of our Field Underwriters, men and women who devote their careers to bringing the security of life insurance into the lives of their neighbors.

Our 2nd Century of Service

THE MUTUAL LIFE
INSURANCE COMPANY of NEW YORK

34 Nassau Street



New York 5, N. Y.

FRIDAY, MAY 23, 1947 In Two Parts
Part I



Century of Achievement

THERE IS A GLORY in the land where men and women can free their energies for vast accomplishment—where neither the heavy hand of fear nor the dread hand of repression causes men or women to falter in their eager search for a better life.

That was the glory of America when Penn Mutual started business one hundred years ago. It remains so today after a century of achievement that has made all previous human accomplishment seem pale by comparison.

Vital to high achievement and the enjoyment of

life has always been the striving for personal and family security. Today, Penn Mutual helps supply that security to over five hundred thousand policy owners and their families with more than two and a quarter billion dollars' worth of life insurance. In these hundred years, more than one billion, six hundred million dollars have been paid to policy owners and their beneficiaries.

Standing on the threshold of a second century of service, all Penn Mutualists throughout the country are proud to play so vital a role in this colorful pageant that America unfolds.



THE PENN MUTUAL
LIFE INSURANCE COMPANY

John A. Stevenson, President
INDEPENDENCE SQUARE, PHILADELPHIA

1847 ★ BACK OF YOUR INDEPENDENCE STANDS THE PENN MUTUAL ★ 1947

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Insurance Men Are Stood Up by Rep. Crosser

Parliamentary Trick Gags Array of Witnesses on R. R. Act Amendment

WASHINGTON — Proposals to amend and repeal the Crosser railroad retirement law are "dead ducks" for the remainder of this session of Congress, in the opinion of members of the House interstate and foreign commerce committee, though "not necessarily so," according to its chairman, Rep. Wolverton.

The situation arises from the committee vote of 12 to 6 Tuesday sustaining Rep. Crosser, who raised the "question of consideration," a parliamentary move under house rules, adoption of which in effect denied the committee's right to consider half a dozen bills affecting the railroad retirement system at this time.

Four days' hearings had been scheduled and witnesses assembled from many distant points. Many were indignant, but Crosser was adamant in his demand and the hearing adjourned without ever getting started. In executive session later the committee did not reconsider its vote, but it can do so at any time.

Rep. Howell, author of amendatory bills supported by insurance and other interests, contended hearings should be held in view of the committee's notice to witnesses. Wolverton and other members said if the question of consideration was to be raised it should have been before such notice was issued, thus giving the committee opportunity to decide whether it wanted hearings. Customarily, committee chairmen are responsible for setting hearings, calling witnesses, etc. Wolverton considers the Crosser action "very unfortunate."

Among insurance people present when the committee decided against consideration were Dewey Dorsett, general manager Assn. of Casualty & Surety Companies; Edward D. Brown, actuary, Chicago; Robert Hogg, executive vice-president American Life Convention, at whom were scheduled to testify; also Maurice Herndon, representing National Assn. of Insurance Agents, Russell Matthias, Chicago consultant; Martin Williams, Richmond, Industrial Insurers Conference; E. H. O'Connor, Insurance Economics Society; H. E. Hilton, U. S. Chamber of Commerce insurance department assistant manager.

Statements Are Filed

Messrs. Hogg and Herndon filed statements with the committee. Also scheduled to do so were Messrs. Dorsett, O'Connor, Williams; Harold Gordon, Health & Accident Underwriters Conference; A. V. Gruhn, general manager American Mutual Alliance.

Witnesses scheduled for after Tuesday included Emerson Schmidt, chief social security department U. S. Chamber, and representatives of railroad employees, their pension funds and plans, and the railroad retirement board.

L. J. Calhoun, author of the Calhoun social security study for the House ways and means committee, was on hand representing unemployment benefit advisers, to point out the danger of diverting employers' contributions to railroad disability, sickness and maternity benefits.

Snyder Gives Views on Annuity Tax; Premium Credit

WASHINGTON—Secretary of the Treasury Snyder, testifying before the House ways and means committee on general tax revision proposals, said that "with respect to taxable annuities, there should be a reexamination of the present method of allowing the tax-free recovery of the annuitant's capital contribution" and that taxation of pensions and annuities is "closely related to proposals for special treatment for aged persons under the individual income tax."

If deduction were allowed on individual income tax returns for life insurance premiums, Snyder said "it would probably be necessary to consider a corresponding general allowance for other forms of savings, in order to prevent unfair discrimination between individuals."

Proposals for special allowances for saving, he said, "raise basic equity questions and economic issues as to their effect on savings, investment and consumption."

Snyder reported "substantial progress" in his department's study of problems associated with extension of old-age and survivors coverage to the self-employed and agricultural and domestic workers.

"If this principle is approved, what is there to prevent diversion of social security or other trust funds to construction of roads or bridges?" he asked.

In connection with state cash sickness benefit plans, Calhoun suggested the insurance companies and self-insurers should be given a chance to carry them out; that these interests have done a "pretty good job" to date, and that private coverage is "worth trying" and probably would be better than a system financed with contributions to unemployment compensation funds.

The Dorsett and Herndon statements recommended elimination of non-occupational benefits, sickness and maternity payments from the Crosser act.

MATTHIAS IN RAGE

Russell Matthias of Ekern, Meyers & Matthias, Chicago, leader in the fight to amend the railroad retirement act, made this statement to THE NATIONAL UNDERWRITER:

"The whole insurance industry was down here to present its views, supported by facts, figures and arguments for elimination of non-occupational disability, sickness and maternity benefits from the Crosser act. Dewey Dorsett was there to represent the entire industry.

"Instead of being accorded the opportunity to which we were invited, the industry was met by a gag rule which prevented any hearing whatever. But we are not through yet, by any means.

"The industry should realize what it is facing as a result of Mr. Crosser's tactics. It should, and I believe it will, arouse to make a fight for the legislation which we know is essential to make the railroad retirement system sound, and to protect private insurance interests and the social security system."

Mr. Matthias said the strategy of proponents of amendatory legislation has not been worked out, but it is understood to be subject of conferences here and elsewhere. He attributed the committee vote on Crosser's point to absence from the meeting of supporters of the legislation, who did not expect the parliamentary attack. There were nine absentees.

L.O.M.A. Meets at French Lick for Spring Conference

Horace W. Foskett, financial vice-president of Equitable Life of Iowa, in his presidential address at the spring conference of the Life Office Management Assn. at French Lick, Ind., this week declared that cost reduction must not be done at the expense of the morale of the office force. He said that through the tools now available to management, increasing the efficiency of each employee makes him not only more valuable to the company but also to himself.

Subject of the conference was "Making Management Policies Effective at the Employee Level," and consisted of two days of conferences and panel discussions followed by a one-day institute seminar for company instructors of L.O.M.A. institute courses. Session chairmen were Henry E. Thomas of Shenandoah Life, and R. C. Kneil, vice-president Reliance Life.

Praises Committee Work

The education program of L.O.M.A. and the work of its committees on salaries, office planning and equipment, costs and industrial methods, received high praise from Mr. Foskett. The work and study carried on by the organization has provided the business with tools which if properly used will increase efficiency and build employee morale and loyalty, he declared.

Because we are clerical organizations, the total salary budget is a very large item in our costs, Mr. Foskett remarked, and in new standardized procedures for job descriptions, job evaluations and for employee evaluation is an exceedingly helpful tool, much better than that provided for any other industry.

Unless however, the employee knows what is being done for him and particularly why it is being done, we are jeopardizing the future and unconsciously preparing fertile fields for the development of discontented, dissatisfied and disillusioned employees. He said difficulties with personnel are caused by a complete misunderstanding of a rule, policy or procedure and can be easily corrected.

Elov Bergkvist, office manager of Thule Life of Stockholm, described procedures followed by his organization, as developed in agreement with the Swedish Insurance Officials' Union, and as influenced by Swedish law and custom.

All permanent employees of Thule, Mr. Bergkvist related, are divided into five salary classes, with salary rising with the age of the worker within each field. Included in the salary structure are social benefits amounting to about 20% of the gross salary including old age pension amounting to about 60% of final salary payable to women at 60 years and to men at 65, plus sick pay, incapacity pay, salary during pregnancy for women, children's allowances, etc.

Also included in the gross pay of all workers are deductions for lunch, amounting to \$7.00 per month.

Elaborate training, medical service, recreation and other facilities are included in the Thule personnel program, Mr. Bergkvist said. The program is the same for branch offices as for the home office.

Management must accept responsibility for training in order that it be effective and produce results. Virgil K. Rowland, of the Detroit Edison Co., declared. Management cannot merely accept training as being necessary, but must participate by making it a daily operation of the company, he said.

Top management is realizing more and more that the supervisory staff plays an important part in overall man-

April Sales Dip 9% Due to Decline in Ordinary

Four Month Total Is Up 7% with Ordinary the Laggard

Life insurance sales in April took a dip of 9% from the corresponding month of 1946, according to L.I.A.M.A. Total sales in April were \$1,796,174,000 compared with \$1,971,219,000 in April of last year.

Ordinary sales were \$1,269,132,000, down 14% from April a year ago but more than double the total in April, 1941.

Industrial amounted to \$359,906,000, up about \$600,000.

Group totaled \$167,136,000 in April, an increase of 21% over April a year ago.

In the first four months total sales were \$7,102,137,000, an increase of 7%. Ordinary accounted for \$4,968,065,000, almost precisely the same amount as last year. Industrial aggregated \$1,419,972,000, an increase of 9%, while group amounted to \$714,100,000, an increase of 83%.

Mr. Rowland asserted there must be a determined effort on the part of higher management to equip supervisors in all aspects of their duties.

Many companies have hired training specialists to conduct classes, but this type of training often fails because training has been placed in the hands of a person not part of management. The outside trainer can only attempt to convince supervisors that the principles he is presenting are sound and have been used successfully.

Mr. Rowland said that effective supervisory training can be accomplished only through constant follow-up by management. He suggested that one reason companies have shied away from actual training is that specialists have made such a mystery of their work.

There are two kinds of training for supervisors, Mr. Rowland said, group training and individual. Group training can be broken down into formalized courses and conferences. Mr. Rowland said that his company has regularly scheduled meetings of supervisors, department heads, etc., right up the line. Although there is no suggestion of the classroom about the meetings, everything from work progress to company policy is discussed.

Individual training can be carried on almost daily as the department head deals with his supervisors. Only superficial results are obtained where the department head makes a decision on a problem presented by a supervisor, Mr. Rowland said. The management thus in no way prepares the supervisor to make a decision on his own.

Lasting results can be obtained if the department head trains the supervisor to make his own decisions by skillful questioning and leading discussions. The supervisor gains satisfaction from being given the opportunity to solve the problem and gains an increased ability to reason future problems through.

Mr. Rowland presented a number of detailed items on training in use by his company and illustrated his point with charts, etc.

85 Penn Mutual Parties for 4,700 at 100-year Mark

Penn Mutual Life reaches its 100th birthday May 25. A century ago the founder and first secretary, John W. Hornor, opened the first office at 91 Walnut street, Philadelphia, on behalf of the 65 members who that day became the company. Today the policyholders exceed 500,000. Penn Mutual was the first regular mutual company outside of New York and New England, and was the seventh in the U. S.

Following a two-years study of English life insurance, Hornor, a hardware merchant, got 27 prominent citizens interested in the idea of beginning a mutual life company and applied to the legislature for a charter. The charter, which was granted Feb. 24, 1847, required a minimum collective insurance

came in daily to help make the decisions and to help select members.

At the end of the first 18 months of business, when the first annual report was issued, 418 policies had been issued of which 379 were still in force.

The first dramatic incident in the history of Penn Mutual was the discovery that during its first five years the most unfavorable experience had been upon the California risks during the gold rush days, with 50% of the losses having been incurred through the dangers of the pioneering to California.

Restrictions had been placed on insurance to persons visiting California, with policies issued for not more than three years and up to \$2,000, with an extra premium up to 4% on the sum insured.

The Argonauts, on their way to the gold fields, were required to be of "medium height, of robust and healthy constitution, free from rupture and of temperate habits; not to be under 20 nor over 50 years of age; measurement around the breast under the vest not to be less than 34 inches." There were other restrictions as to the number who could be insured in one traveling party, according to the route taken, whether by land or by sea.

To Have 2,770 at Home Office

Penn Mutual will celebrate its 100th birthday May 26, with parties in 85 agency cities. The largest party will be that of the home office group at Philadelphia, with 2,770 present, including wives and husbands.

There will be a total of 4,700 attending all the parties. By a telephone hook-up there will be a broadcast wired through from the Philadelphia dinner, featuring the address by President John A. Stevenson. This broadcast will be inaugurated by four taps of the Liberty Bell.

The response will be telephoned from Grand Rapids by William H. Nicholls, Jr., president of Penn Mutual General Agents Assn.

At Philadelphia there will be greetings from T. Janney Brown, a general agent at Washington, who on that same day celebrates his 80th birthday. Also attending will be George Rhawn, a policyowner who was present at the 50th anniversary of the company in 1897 as the youngest policyowner present and who at that time promised to attend the 100th anniversary.

There will be a showing of "100 Years of Security," the centennial movie, which

during the past two months has been shown to policyowners at 100 different performances.

In the beginning Penn Mutual's limit on a single life was fixed at \$5,000, but in 1866 the limit was advanced to \$10,000. In time, but many years later, the limit reached as high as \$200,000 but later fell back to a maximum of \$100,000.

By the beginning of 1947, Penn Mutual had paid out \$1 billion 625 million in benefits. Of this, more than \$965 million had gone to living policyholders.

About two years ago the company passed the \$1 billion mark in assets.

Nine Presidents Named

Penn Mutual has had nine presidents. The first was Daniel L. Miller (1847-1862), senior partner in a firm of dry goods importers and jobbers. The second was James Traquair (1862-1870), Philadelphia merchant in dry goods. Then came Samuel C. Huey (1870-1886), another drygoods merchant; fourth was

Selection Men Meet in N. Y. May 26-28

Home Office Underwriters to Hear Authorities Discuss Many Topics

The program for the annual meeting of the Home Office Life Underwriters Assn. at Hotel Pennsylvania, New York city, May 26-28, has been completed.

Chairman Millard D. Wheeler, Monumental Life, will preside over an industrial underwriting session Monday. Speakers for that session are: H. A. Gilbert, Prudential, "Recovery of Industrial Policies Because of Misrepresentation"; Henry E. Niles, Baltimore Life, "The Field Looks at Home Office Underwriting"; W. C. Brown, Colonial Life, "Underwriting of Weekly Premium Insurance at the Older Ages"; W. A. Merriam, Metropolitan, "Some Recent Developments in Industrial Underwriting Practices."

At a general session Monday afternoon, Douglas S. Craig, president of the association and chairman of the session, will make his address, following which Charles J. Zimmerman, Life Insurance Agency Management Assn. will discuss "The Confidence Game." A business session will follow.

Doctor to Discuss Alcoholics

There will be a general session Tuesday morning, Walter O. Menge, Lincoln National Life, as chairman, Dr. E. M. Jellinek, director of the Yale school of alcohol studies, will speak on "Alcoholics in the Making and Alcoholics Recovered." There will be a forum on financial underwriting with Leigh Cruess, Mutual Life; J. B. Mabon, Sun Life of Canada; and F. Phelps Todd, Provident Mutual, as speakers.

A. P. Morton, Manufacturers Life, will be chairman Tuesday afternoon at which problems of underwriting dependent females; juvenile insurance; current underwriting of insurance on a general non-medical basis; problems arising with the use of binding receipts where application is modified or action on an application is delayed before final approval; and underwriting problems in regard to actors and actresses will be discussed.

Wednesday will begin with an occupational committee session at which Col. R. C. Stratton, Travelers, will preside. Dr. Thomas J. Cummins, Republic Steel, will describe the application of aluminum dust therapy in metal mines. The session will close with an informal discussion conducted by W. Nelson Bagley, Travelers, on "Is occupational underwriting over-refined?" Several luncheons and an informal reception are scheduled during the meeting.

Malone Wins First Round in Hotel Union Fight

HARRISBURG—Dauphin county court refused to issue a preliminary injunction restraining Commissioner Malone from enforcing his order that Local 237, Hotel & Restaurant Employees Alliance (AFL), Pittsburgh, get out of the insurance field.

Prior to the department's action the union had been collecting nearly 4% of payrolls of employers with whom it had labor contracts, for insurance premiums. Malone declared the arrangement was not in accordance with sound insurance practices and notified John Hancock Mutual, with which the group insurance had been placed by the union, that the contracts were not recognized by the department as valid.

The union's equity suit, however, remains on the court docket, and further hearing may be held.

Meantime, Pittsburgh hotels and restaurants are buying their group insurance direct from three companies. The union is reported to be opposed to this method, and favors one large contract.



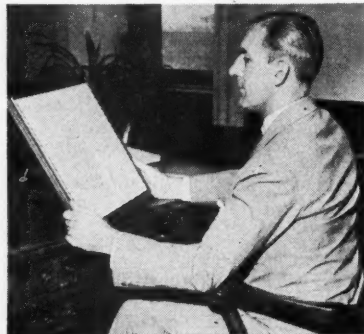
Malcolm Adam, vice-president, shown with the battered old first application for insurance in Penn Mutual. It was on the founder and secretary, John W. Hornor.

of \$100,000. The initial insured group consisted of 65 persons, of whom 4 were women; their insurance totaled \$224,500. The 27 who had applied for the charter were named by it as trustees. As a consequence, to this day the company has 27 trustees.

There was a meeting at which the trustees elected officers. Hornor was elected secretary, Daniel L. Miller president and William M. Clark, vice-president.

The company took one room 15 feet square in an old house as the office.

Hornor was entire office force, but the president, vice-president and trustees



Eric G. Johnson, vice-president, studies the first two letters, one offering the first general agency and the other accepting it at West Chester, Pa., 1847.

Edward M. Needles (1886-1897), an importer of laces and linens; then Harry F. West (1897-1906), president of a warehouse company; sixth, George K. Johnson (1906-1922), agency vice-president who had formerly been a manufacturer; seventh, William A. Law (1922-1936), banker, president of Philadelphia's First National Bank, and formerly from the south; eighth, William H. Kingsley (1936-1939), who had begun at Penn Mutual as an office boy at age 16.

President Stevenson had been in life insurance agency work for years and had begun his career as an educator at the Universities of Wisconsin and of Illinois, and at Carnegie Tech.

Four years after beginning in its one-room home office, Penn Mutual had advanced to a point where it erected its first building, a five-story structure built of iron at Third and Dock streets.

After nine years Penn Mutual moved to Ninth and Chestnut, where it remained for 29 years, then tore down that building and put up a larger one. In 1915 the company returned to the edge of the insurance district, where it erected a home office at Sixth and Walnut. In 1932 this building was enlarged and the greater building is still in use in a location facing Independence Square.

Plan Cleary Memorial

MILWAUKEE—As a tribute to the memory of Michael J. Cleary, employees of Northwestern Mutual Life have voluntarily contributed to a fund for the purchase of a fitting memorial to their late president. Mr. Cleary devoted much time to charitable and humanitarian causes, and the Milwaukee Children's Hospital was one of his favorite projects. A committee of employees learned that one of the needs of the hospital was a modern, electrical in-an-out register for doctors and hospital department heads. A check for \$3,000, raised by the employees to purchase two registers as a permanent memorial to Mr. Cleary, was presented to the hospital. To indicate the origin of the gift, a plaque will be placed above the registers.



Portrait of President John A. Stevenson over biographical background.

May 23, 1947

Statisticians Hold Annual Meeting

Elect Wagner President; Uniform Procedures Big Topic at Chicago

NEW OFFICERS ELECTED

President—I. H. Wagner, Business Men's Assurance.

Vice-president—Joseph S. Pieringer, Jr., Commercial Standard.

Secretary-treasurer—L. J. Hale, Kansas City Life.

Assistant secretary-treasurer—G. L. Reichert, Farmers Mutual Casualty.

Directors—Life section, C. L. Bannister, Pacific Mutual Life; fire section, Roy W. Baker, Pennsylvania Lumbermen Mutual Fire; casualty section, John Stuart, Employers Casualty; publications, W. L. Wheeler, Central Manufacturers Mutual; research, F. W. Campbell, John Hancock Mutual Life; public relations, George Hamilton, Phoenix Mutual Life.

With registration close to 450, the Insurance Accounting & Statistical Assn. held its annual meeting last week at the Edgewater Beach hotel, Chicago.



I. H. Wagner

The sessions crowded the meeting rooms beyond capacity and some last minute changes were necessary to accommodate the interested members. Discussions on uniform accounting and procedures predominated, and a variety of information was exchanged in the open forums.

I. H. Wagner, secretary of Business Men's Assurance, was elected president to succeed H. J. Stowe, comptroller Manufacturers Life. Mr. Wagner had been vice-president.

Parkinson Gives Welcome

Commissioner Parkinson of Illinois welcomed the group at the first meeting. George Westermann, Alliance Life, gave a history of the association. Fred W. Campbell, research director, explained the work of his department at the Friday morning session, and there was an open forum discussion on new accounting equipment.

The life insurance section met jointly the first day and again Saturday. On Friday it was divided between ordinary, industrial and fraternal.

An interesting sidelight at the ordinary session was a summary by W. R. Krey, Northwestern National, who explained how that company is able to produce its annual statement each year on Jan. 1.

Uniformity in regulations and rulings by states as an aid to statistical and accounting procedure by companies and the departments themselves was urged by Mr. Guertin. He said that the states are approaching their problems with recognition of the industry in mind, but added that under conditions imposed by public law 15 the necessity for greater application becomes more urgent.

He mentioned some of the problems facing companies in some jurisdictional administrations. Taxation, he suggested, might be established on a uniform basis; there are still a number of problems in connection with annual statements, in filing procedures, and policy language. Even when laws are uniform as to terminology, differences in

administration raise problems, he remarked, asking whether the time has not come for the states to get together on procedures as well as legislation.

The American Life Convention is planning to keep member companies informed by means of a service reviewing all changes in state department requirements whether by law, attorney general's ruling or opinion, and will make the service available to the state departments. It will be done in an effort to encourage uniformity in rulings.

There is a growing tendency on the part of the states to interest themselves in costs and their distribution, Mr. Guertin remarked. If detailed reports are to be required, it is important that supervisors asking for them and companies providing them get together and see that they are on the same basis and can be compiled in a uniform way. Needless statistics should be eliminated. "That a certain number of angleworms laid end to end will reach to the moon is of no interest to anyone," he said. Figures are needed on expenses and with closer supervision of the selling price in the office, efficient operations will play a heavy role in the success of an individual company. The accountants and statisticians are in a position to measure these costs and do something about them.

Boston Trust Council Elects

Carl M. Eldridge, vice-president and chief trust office of National Rockland Bank, has been elected president of the Boston Life Insurance & Trust Council. Vice-president is Robert J. Lawthers, New England Mutual Life; treasurer, Charles H. Deming, the National Shawmut Bank; secretary, William C. Coogan. E. F. Tillson, Harvard Trust Co., and J. S. Braunig, Massachusetts Mutual Life, were elected to the executive committee.

Henry S. Koster, financial analyst and tax consultant, New York, spoke on "Some Special Problems in the Field of Estate Planning."

Conn. Assn. Holds Sales Congress

The life insurance agent is one of the most important exponents left of the free enterprise system in this country. Ellery W. Allyn, Connecticut commissioner, told some 400 life insurance agents in Hartford at the annual sales congress of the Connecticut Assn. of Life Underwriters.

The theme of the all-day meeting was "Life Insurance Marketing During the Post-War Years." Hollis L. Woods, president of the association, and Vincent B. Coffin, vice-president of Connecticut Mutual, welcomed the underwriters. George J. Richards, Monarch Life, was program chairman.

Roland D. Hinkle, president American Society of C.L.U., spoke at the morning session. He stressed the importance of prospecting, and urged younger men in the business to look for the man behind the man on the way up. He cited the case of a client of his whose picture had appeared in the paper following a promotion. This man was almost immediately swamped by 37 letters and 14 telephone calls from life insurance agents. Only three of those agents bothered to check on the man further down who were being moved up simultaneously—and they were all in the market for a larger insurance program.

Other speakers were Edward J. Belair, John Hancock Mutual, Hartford; William C. Fenniman, vice-president Phoenix State Bank & Trust Co., Hartford; C. Preston Dawson, New England Mutual, New York, and Harold N. Sloane, Continental Assurance, Newark. A luncheon was held at the Hotel Bond for the speakers, officers, directors and committeemen of the association.

Robert Murphy, vice-president and manager of agencies of California-Western States Life, has just completed a tour of Texas agencies.

Housing Investment Easing Needed in Laws: Parkinson

Equitable's President Says Statute Bar Prevents Relieving Shortage

Great life insurance companies have been criticized in the national housing



T. I. Parkinson

emergency because they did not dump their funds into housing projects and help to relieve the critical situation, T. I. Parkinson, president of Equitable Society, told a luncheon meeting in Chicago Monday winding up the national Par-for-Parkinson sales drive held in April, but laws of many states deny non-resident corporations the right to own real estate and company officials could not properly approve investments which might soon escheat to the state.

Some such criticism has been heard in Chicago, he said. Equitable for 15 years has been trying to get the state statutes clear on the subject but with scarcely any success, he said. Only in the last few weeks has a bill been passed in Pennsylvania, and signed by the governor a few days ago, giving this authorization, although bills had been filed in several previous legislatures to this effect. The situation in Michigan is similar. When Equitable tried to do a housing job there it was found impossible to rely on a title for real estate the company might secure there.

Eager to Meet Emergency

"We want to use our funds for housing," he said. "We have been hunted down by public officials for 15 years and reminded that we were handling the people's money. We know it, but we cannot create socialistic or philanthropic housing; we can create only investment housing."

He noted that the excessively high construction costs of the present leave a grave question whether building constructed at peak prices would return sufficient rentals to permit amortizing the investment and provide a reasonable return on it.

"Any state that wants the life insurance companies to invest in housing ought to clear up this question of the statutes relating to non-resident companies," he said. "Unless this can be done, we might if we went ahead with housing projects face proceedings to escheat to the states any property we had bought in them."

The life companies haven't the accumulated problems of other businesses to deal with, he said, but they do face some problems. One of the greatest is the problem of investing so as to meet contractual guaranties. The companies need around 3% net return on their invested assets, he said, "and surely 3% is not unreasonable when those for whom it is earned are 65 million policyholders. What possible good can the country derive from embarrassing an institution which represents 65 million people?" One of the ways in which the companies can increase their earnings soundly is to take advantage of laws which have been passed by some states, as in Pennsylvania, permitting the companies to secure and own real estate for housing purposes, he said. The New York insurance law permits a life

(CONTINUED ON LAST PAGE)

"Go Ahead!"

Just a century ago the slogan of the American people was "Go Ahead!" It was taken from the favorite homely philosophy of the 1840's, that of Davy Crockett, American pioneer who had been killed in the Alamo but whose shrewd commonsense and racy western wit still appealed to the American people. His motto was—

"Be always sure you're right
Then Go Ahead!"

The phrase "Go Ahead!" was used much as the "OK" and "Let's Go" of the present era. In those days the slogan was so popular that the words "Go Ahead!" were painted on the canvas covers of hundreds of covered wagons trailing westward over the prairies. "Go Ahead!" betokened the heartiness and ambition and pioneering spirit of that time.

Today it seems to have a peculiar significance for a company just completing its first century now, and starting off on a second century of progressiveness.

1847—Penn Mutual Centennial—1947

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THE PENN MUTUAL LIFE INSURANCE CO.

JOHN A. STEVENSON
President

INDEPENDENCE SQUARE, PHILADELPHIA

Albert Hirst Hits SBLI as "Fraud by Statute"

NEW YORK—Savings bank life insurance is a "fraud by statute" and it is fantastic that any of its supporters should have the effrontery to question the honesty or integrity of its opponents, according to Albert Hirst, New York City attorney.

While Mr. Hirst is counsel of the New York State Life Underwriters Assn., he made it clear that he was speaking as an individual and not for the association. Mr. Hirst was incensed by some of the statements made by Herbert L. Feay, principal actuary of the New York department, which were published in the April 11 issue of THE NATIONAL UNDERWRITER. Mr. Feay, who was writing personally and not as a department official, said that the arguments against savings bank life insurance "contain so much distortion of the truth that I believe the distortion is intentional and malicious. Honest men would not use them if they knew the facts."

In calling the S.B.L.I. a "fraud by statute" Mr. Hirst was referring to the unique provision in the New York banking law, section 264, which makes the banking department of a savings bank liable for only the banking liabilities and the life insurance department liable for only the insurance liabilities. Moreover, even if a bank's trustees should ever want to use the banking department assets to bail out the life insurance department they would be legally prohibited from doing so.

This is as if a life company could not be held liable for the obligations of its annuity department and yet continued to issue annuities while tacitly giving annuity purchasers the impression that the company's entire assets were behind their contracts.

Designation Held a Fraud

Even the designation "savings bank life insurance" is a fraud on the public, Mr. Hirst points out, for the term conveys to the buyer the assurance that the bank stands back of his policy. This impression is of course strengthened by the fact that he deals with the bank even though the bank is issuing a contract which, as a bank, it does not stand behind at all. The buyer would doubtless be surprised if he knew that all the bank had to put up to get into the life insurance business was \$20,000, said Mr. Hirst. But even though the bank had to put up many times that amount but did not back its insurance contracts with the bank's assets the principle would still be the same, Mr. Hirst contends, nor does the existence of the guaranty fund alter the principle.

That this misleading of the public has not been accidental is attested by a significant change in the statutory provision governing the issuance of savings bank life insurance policies, according to Mr. Hirst. In 1938 when the first savings bank life insurance bill was being drafted, Paul Taylor, then first deputy of the New York insurance department agreed, at Mr. Hirst's request, to include in the law a provision that every savings bank life insurance policy "shall contain on its face the following statement: 'The only assets of this bank which are liable for and applicable to the payment and satisfaction of the liabilities, obligations and expenses of the insurance department of this bank are the assets of the insurance department of this bank.'" Mr. Taylor readily agreed to this provision, saying that there should be no misrepresentation.

However, when the savings bank life insurance system was shifted from the insurance department to the banking department by law in 1939 this provision was omitted and consequently since that time the banks have been under no obligation to warn their policyholders that only a bank's insurance assets are behind the policies it issues.

"Until the savings banks reinstate this

provision in the statute nobody talking for savings bank life insurance has any right to talk about honesty, integrity, or misrepresentation on the part of the system's opponents," Mr. Hirst stated emphatically.

Mr. Hirst said he knew of no law in the United States or any other common-law jurisdiction under which a corporation can split itself into two parts and limit its liability accordingly. Since this segregation of liabilities is so very unusual it should be obvious that every precaution should be taken against the public's being misled, he said. He cited other situations in which care is taken not to deceive the public. For example, bank deposits are guaranteed up to \$5,000 by the Federal Deposit Insurance Corp. While this is a government corporation the public is not misled into believing that the United States is guaranteeing bank deposits. Similarly, when investors buy the bonds of the Port of New York Authority they are not misled into believing that the credit of the states of New York and New Jersey is behind the bonds, even though the port authority was created by the two states.

EVEN MORE FLAGRANT

The deception in the case of savings bank life insurance is even more flagrant than would be the case if the public were misled as to the status of the FDIC or the Port of New York Authority for conceivably in case either of those corporations should get into trouble their respective governments could come to their rescue, while the trustees of a savings bank would be legally barred from going to the aid of the insurance department and would be subject to prosecution if they did so.

Mr. Hirst commended Feay's honesty in making clear that he was speaking only for himself and not for the insurance department.

"He is that meticulous when a mere statement is involved," Mr. Hirst observed. "But the banks do not make that distinction when what is involved is not statements but contracts. Why can't the bankers be similarly frank and honest? If their policies are not guaranteed by the banks why say that they are? I doubt that more than a dozen savings bank life insurance policyholders realize that the banks are not liable under their policies."

Cites Corporation Law

He points out that section 9 of the general corporation law of New York prohibits the use of certain names, such as "bank" and "banking," by corporations unless they are actually in the business indicated by their title. The use of the words "savings bank" in connection with life insurance issued through these banks certainly violates the spirit of this law, Mr. Hirst contends.

Savings bankers should show their integrity and honesty by refusing to go along with this deception any further and take immediate steps to correct it so that the public will not be deceived any longer, Mr. Hirst believes.

Seek Pa. Group Law Revision

HARRISBURG—A resolution asking that a committee of the joint state government commission be named to make a complete study of group insurance laws of Pennsylvania and report to the 1949 legislature recommendations for revision and codification of such laws was passed by the state senate.

The measure, sponsored by Sen. George N. Wade, Harrisburg general agent of Ohio National Life, would include health, accident, life, and all other forms of group insurance.

Kansans Elect Smith President

By W. J. GESSING, JR.

Louis R. Smith, field assistant Equitable Society, Topeka, was elected president of the Kansas Assn. of Life Underwriters at the annual meeting and sales congress in Topeka. He has been first vice-president and general chairman of the congress, and succeeds W. E. Moore, Pacific Mutual general agent, Wichita. Rex Lear, Kansas manager of Farmers Life, Salina, was advanced to first vice-president; C. O. Braden, Equitable Society, Independence, second vice-president, and George R. Wilmot, Wichita general agent Guarantee Mutual, third vice-president. The secretary-treasurer is appointed by the incoming president.

President Moore announced membership has reached a new all time high of 556. Hutchinson was selected for the next annual meeting and sales congress.

The Kansas Leaders Round Table, with C. J. Cotton, Lawrence, presiding, elected these new officers: Keith Hays, Morris Coulson, Virgil Davis and John Rickard, but decided to retain old officers until Jan. 1, 1948. It also was voted to extend time for qualifying for the round table. At the luncheon which followed, W. E. Moore presented 40 charter certificates of membership in the round table.

A. R. Jaqua, former editor of D.L.B. Agents Service and at present director of the institute of insurance marketing at S.M.U., complimented the charter members and told of the duty which the award imposes. He discussed the work he did at Purdue and is doing at S.M.U. Question and answer session followed.

Meet Next at Hutchinson

The next annual meeting will be held at Hutchinson.

The general agents and managers were guests at a social hour and dinner sponsored by the four local life companies, American Home, National Reserve, Pioneer and Victory Life, at which Paul C. Kaul, general agent at Omaha for Connecticut Mutual and former Topeka life man, gave an interesting talk on his experiences in building his agency. His subject was "Building an Agency the Natural Way."

Mr. Smith presided at the sales congress. Mrs. Minna Hensley, Franklin Life, Salina, told her prospecting methods and emphasized the importance of having a good up-to-date prospect list. Charles S. Bray, Victory Life, Topeka, distributed samples of a chart he uses in programming and went through a typical program step by step. C. D. Maier, Penn Mutual, Wichita, outlined rules for success: See people; have an organized sales talk; have a positive mental attitude and be an expert at prospecting.

Other Talks in Congress

Glen Drake, founder of the Glen Drake schools for personality development, spoke on Personality Salesmanship. At the luncheon Louie E. Throgmorton, Aetna Life, Shreveport, La., gave interesting experiences in his long career as a life agent. Dr. Orlo Choquill told in a philosophical way how to sleep on a windy night.

The closer was A. R. Jaqua, who impressed the importance of a "mechanized" sales talk and stated one of the most difficult things for a life man to do is to keep a flow of work across his desk. If this can be done, he never will lack places to go or calls to make.

Tell Veterans' Opportunities

Paul L. Guibord, general agent of Connecticut Mutual Life, and Albert T. Churchill, manager of Phoenix Mutual Life, spoke on employment opportunities for veterans in the insurance field at the fourth in a series of veterans' counseling forums of the Rochester (N. Y.) Chamber of Commerce.

E. D. Field Rounds Out 50 Years with National of Vt.

Edward D. Field has just marked his 50th anniversary with National Life of Vermont.

His colleagues and friends in the home office, as well as National Life representatives throughout the country, presented him three large baskets of flowers, including 50 American Beauty roses, and a watch, appropriately engraved. Telegrams and other messages were received from friends throughout the country. The watch was the gift of Mr. Field's associates among the officers of the company, the roses the gift of the general agents association, and the two baskets of mixed flowers were gifts from the agency department and from the auditing division of the treasurer's department.

Mr. Field joined National Life at the age of 18 and his entire business career has been with that company. He started as a clerk in the actuarial department in point of service he is the senior officer of the National Life. He is vice-president, chairman of the insurance committee and a member of both the executive and finance committees.

With his earlier background in the actuarial field and later in the administrative field he has gained a most extraordinary knowledge of life insurance in all its phases. It has been said of him: "He studies the life insurance industry like a watch-maker does a timepiece. He has taken it all apart and for years has applied his mind continually to the intricacies of the insurance watch and is still doing it."

His half century of service covers more than half the entire 97-year history of National Life. When he joined the company in 1897, there was \$72,474,731 insurance in force, and on his 50th anniversary there was more than \$853 million. Mr. Field was born in 1879 at Rutland, Vt. His father was in the insurance business there. When J. A. DeBoer, then actuary, was elected president of the company, he made Mr. Field his personal secretary. He continued in that post for a decade. In 1911 he was made superintendent of agencies and in 1922 second vice-president and supervising underwriter. For several years he served on the executive committee of the Assn. of Life Agency Officers and was chairman of the association in 1922. In 1934 he was elected vice-president of National Life and chairman of the insurance committee.

He is a director of Vermont Mutual Fire and Montpelier Savings Bank & Trust Co.

Mr. Field's career with National Life has been marked by many achievements. He has served in many capacities, including president of the company, and has been a member of many national and international organizations. He has been a member of the Vermont Mutual Fire and Montpelier Savings Bank & Trust Co. since its inception in 1934.

Plantz Heads SBLI Fund: Hughes, Formerly of Life Institute, Is Secretary

NEW YORK—C. B. Plantz has been appointed president of the Savings Banks Life Insurance Fund of New York and W. P. Hughes, formerly director of research and statistics of the Institute of Life Insurance, has been made secretary. Mr. Plantz was formerly vice-president and treasurer of the New York Savings Bank and has been executive vice-president of the fund for the past year.

Other officers of the fund are: C. I. Viator, Jr., vice-president and actuary, and Harold Daus, assistant treasurer. Mr. Viator has been actuary of the fund since its formation and Mr. Daus was formerly manager of the life department of the Bushwick Savings Bank, Brooklyn.



Edward D. Field

May 23, 1947

Canadian Officers Hear Militant, Optimistic Talks

Clark, Zimmerman, McDonald and Adams Speak at Montebello

Addresses at the annual meeting of the Canadian Life Insurance Officers Assn. held in Montebello, Que., exhibited a militant but optimistic attitude. The life men will fight vigorously any effort to nationalize life insurance, it was apparent, and will spread the message of the benefits of free competitive enterprise.

It is believed prosperity will continue for a long time and that the depression anticipated by some economists will be long delayed. Therefore, life insurance selling continues to have a rosy prospect. However, speakers warned there is work to be done and adjustments to be made.

The time has come for persons who believe in our economic system to speak up strongly, Edwin C. McDonald, retiring president, declared in his annual address. There is, he said, a tendency today for some people to have doubts about the benefits which we owe to our system of competitive enterprise.

The challenge we face is not simply a matter of difference of opinion about political theories. It is a revolutionary proposal to scrap our present economic system. Private life insurance companies have no quarrel, he said, with federal or provincial competition, but do contest the idea that life insurance as suggested by some theorists and planners should become a government monopoly; and they also quite naturally question whether or not it is fair to have the taxpayers subsidize the Dominion government's sale of annuities.

Attacks Nationalization

Mr. McDonald, who is second vice-president of Metropolitan Life and until recently was vice-president in charge of that company's Canadian head office, sharply criticized socialists' plans for nationalization of life insurance, charging that such schemes are based on monopolistic ambitions rather than a desire to provide more economical services to the public. The radicals, Mr. McDonald said, realize that under a planned economy governments must have a monopoly of distribution of goods and services because in competition with private enterprise they would have difficulty in making any real progress until they follow distribution methods similar to those of private enterprises.

He cited the slow growth of Massachusetts savings bank life insurance and the Wisconsin state life insurance fund in comparison to that of private companies, and also abandonment by the British government of its post office life insurance scheme. Mr. McDonald said left wingers have applauded the great efficiency obtained by the Soviet union in distribution of goods and services such as life insurance, and said sometimes it is claimed this has been done without the services of salesmen, but at the beginning of 1945, he said, there were 34,000 full-time life insurance agents in Russia, and the current plans of the vice minister of finance, whose ministry operates life insurance, calls for a minimum of one full-time life agent to every five villages.

It is also frequently claimed, he said, that distribution by the state is more economical but it is not generally true that over-the-counter sales by govern-

(CONTINUED ON PAGE 23)

Conventions Add to Sales Slump

Conventions have been cited as a prime reason for the reported slumping of ordinary sales in large cities. Generally larger than any held during the war and in some cases the first since Pearl Harbor, they have drawn many of the biggest producers from the field. A good proportion of these men attended southern conventions lasting only a few days but many of them re-

mained for a week or two.

While opinion is fairly agreed that this factor has been responsible for most of the decline, it appears to be merely a reflection of the time lost, rather than any let-down in sales effort. The big producers are reported to be overcoming the convention handicap as they get back on the job.

Heavy post-war spending with a resultant draining off of surplus cash and an unstable labor situation where both labor and management are seen as holding fast to any available cash surplus, the event that it may be needed dur-

ing a work stoppage, are also credited as reasons for a slump.

No Cal. Quarterly Reports

California domestic companies do not have to file quarterly reports to the insurance department. Last week Commissioner Downey notified the companies that he was withdrawing his order of Feb. 24 which called for such reports at the end of March, June and September. However, the commissioner "reserved" the right to reinstate the order if found necessary.



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More than just another sales kit, Coordinated Estates is a business partner, field-tested for a successful career.

A new visual-presentation aid, the "Coordinator," was added to the best ideas retained from a previous edition of the same kit, and the whole revised program was then pre-tested in the field by fifteen carefully-selected fieldmen.

Through this proven method of using the new Coordinated Estates sales kit, New England Mutual agents find it easy to coordinate and clarify a prospect's insurance program, and softly suggest whatever additional coverage the need may indicate.

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Life Insurance Company of Boston

George Willard Smith, President

Agencies in Principal Cities Coast to Coast

THE FIRST MUTUAL LIFE INSURANCE COMPANY CHARTERED IN AMERICA — 1835

HOHAUS TELLS ACTUARIES

Group Insurance Lessons in Texas City Experience

NEW YORK—One of the lessons brought home by the Texas City disaster is that there is a real catastrophe hazard in group insurance "for which we, as actuaries, should make ample provision by accumulation of contingency reserves or reinsurance," Reinhard A. Hohaus, actuary of Metropolitan Life, said in his talk on the Texas City disaster before the annual meeting of the Actuarial Society of America.

As evidence of this catastrophe hazard, Mr. Hohaus pointed out that Monsanto Chemical Co. is one of the country's outstanding chemical manufacturing concerns. The Texas City plant was modern and new. It did not use or manufacture any explosives. Its operation was not considered a hazardous one—no more so than oil refining which it resembled.

The number of employees and other relevant facts would have made the Texas City plant by itself a moderate sized group prospect which probably

any group carrier would be glad to have as a policyholder, he said. Past experience for such groups, including the period of hectic wartime activity, was satisfactory. With the return to peacetime conditions, "we considered the plant's operations as being normal with its beneficial effect on underwriting problems. And then there was an explosion—not in the plant—but in a ship berthed at a dock immediately opposite that of the plant. The ammonium nitrate, used quite generally as fertilizer and not normally classed as an explosive—aboard the ship did not originate in the Monsanto plant; indeed Monsanto does not manufacture that product. Nor was it being loaded at the plant's dock, nor destined for any of their plants. But when it exploded, portions of the plant were subject to an impact believed to be equivalent to 250 five-ton block busters exploding simultaneously."

To Cost More Than \$1 Million

"The first estimate we had was claims of about \$2 million. While the final figure will be considerably less, it will still be more than \$1 million."

"Moreover, it was only by chance that our loss was not much greater because we have another group policyholder with a plant nearby insuring 800 lives which narrowly missed being hit by red hot steel from the ship that blew up. Even so, we had some losses in that group. One was a man who, with his wife, were decapitated by a flying piece of steel from the ship while driving a car a mile away. Another was an employee flying a private plane overhead who was pierced by flying metal from the ship."

"One lesson, then, as far as I am concerned, is that there is a more serious catastrophe hazard in group insurance than I, for one, had been aware of before, because what happened in Texas City could happen in one way or another to many other groups on our groups which we regard as A-1 risks."

Mr. Hohaus' talk was one of the most closely followed of those presented during the informal discussion session of the actuaries' meeting.

Another lesson, he said, is that actuaries owe a debt of gratitude to their predecessors in the group business who discarded the practice followed in early years of returning practically all surplus earnings in dividends and rate credits, and who imitated and continued the practice of building up both general and special surplus funds for group business.

"As a result," he said, "I, and my actuarial colleagues at the Metropolitan, do not face those serious questions which would be present if there were not adequate unassigned funds to draw upon to meet the losses."

"A third lesson is a complete abandonment of the idea, that I and some other group actuaries have been tempted to express from time to time, that there is little justification of group A accidental death and dismemberment because of the low claim rates. Our A. D. and D. claims for the Texas City catastrophe alone will aggregate in the neighborhood of the total group A. D. and D. claims we paid in 1946 on all our business—when we had over 500,000 lives insured for such coverage."

"A fourth lesson is the evidence that

(CONTINUED ON PAGE 23)

Analyze Union Health-Welfare Fund

Although originally a substitute for wage increases during the war, many unions are now asking for a percentage of payroll to provide security benefits, according to H. A. Gray, chairman New York unemployment insurance advisory council, in a panel discussion on such plans conducted by the National Industrial Conference Board. The first demand, he said, is generally life insurance. The more recent plans provide for \$1,000. All unions are asking for cash disability benefits of from 40% to 60% of base pay. They are also interested in hospital and surgical benefits, but there is a growing feeling among the unions that they want hospital care rather than cash payments. They also like hospitalization benefits for dependents. Few programs provide for medical benefits. Many contracts provide for employer contributions of from 2% to 5% of payroll, which is turned over to the unions which administer the fund and provide the benefits. Unions have been well satisfied with the service they have received from the insurance companies, he said.

Those who took part in the symposium were Leo Wolman, professor of economics Columbia University; Theodore R. Iserman, Rathbone, Perry, Kelley & Drye; R. A. Hohaus, actuary Metropolitan Life; Arthur J. Altmeyer, chairman social security board; Iago Galdston, New York academy of medicine; Mr. Gray; M. F. Lipton, director group annuities Equitable Society; Raymond H. Reiss, vice-president International Tailoring Co.; and Edmund B. Whittaker, vice-president Prudential.

Contract Should Be Simple

Simplicity should be the watchword in negotiating a fund, according to Mr. Lipton. Minor differentiation should be avoided, he advised, as long as it does not result in actual discriminations or substantial inequities.

As much time should be spent in deciding whom to cover and when to terminate the coverage as on questions of type and amount of benefit, he said. Adequate benefits can presently be provided with 3% of payroll.

Sharing control of a health and welfare fund gives a union substantial advantage over possible rivals, Mr. Iserman declared. Setting up a welfare fund is a highly technical job, he remarked, and difficulties increase when shop committees and union lawyers join the experts, the actuaries and the company's lawyers. These funds can thus become a "fruitful source" of labor disputes.

5% Of Contracts Have Fund

Employee health and welfare clauses were contained in only 45 or 15% of 300 union contracts analyzed by the board. In four out of five cases, the employer paid the entire cost of the plans. 41 specified that benefits be underwritten by insurance companies. Only two provided that the fund should be administered by the union and the remaining two provided for joint management-labor control.

Comprehensive benefits were provided under 25 agreements. Most included life insurance, accidental death and dismemberment benefits, nonoccupational accident and sickness benefits, and hospital and surgical benefits for employees. A small proportion also provided hospital and surgical benefits for workers' dependents.

Threatens Loss of License

Loss of license is threatened by Commissioner Dickey of Oklahoma for life agents who try to persuade war veterans to convert their NSLI into commercial lines of coverage. He is enclosing a letter to that effect with all licenses issued. An increasing number of complaints is being received by the department indicating that a few life agents have engaged in this practice.

Wendell Capitol Life Agency Chief

DENVER—Harold B. Wendell has been promoted to director of agencies of Capitol Life. He has been with the company for the past seven years with the title of agency secretary, and has been in charge of field service, editor of publications and sales promotion.



H. B. Wendell

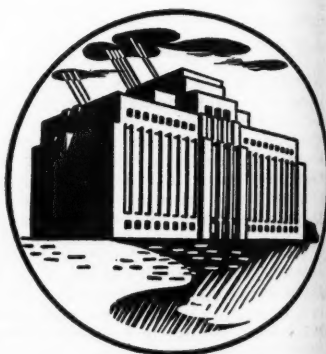
Mr. Wendell started in the life insurance business in 1919. In his earlier days he was with the Edward A. Woods agency of Equitable Society at Pittsburgh. At one time he was assistant to Frank Davis when the latter was agency vice-president of Equitable. Prior to going with Capitol Life he was manager at Brooklyn for Massachusetts Mutual. He is a graduate of Dartmouth college.

Sues on Contract Termination

DES MOINES—H. H. Lewis of Des Moines has filed a \$122,900 damage suit against Minnesota Mutual Life, alleging his contract as general agent had been "wrongfully terminated."

Lewis charged he was guaranteed a lifetime job with the company when company officials took him on a fishing trip in Minnesota in 1945. He says he had other offers for jobs at that time and was about to terminate his employment with the company when officials took him on the trip.

He charges termination of his employment Feb. 17 resulted in his losing \$72,900 in commissions and asked \$30,000 punitive damages.



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THE COMPLETENESS AND THOROUGHNESS OF THE STUDIES regularly reported in the Advanced Underwriting Service is one reason why membership has zoomed to a point which four years ago we fondly thought of but never really anticipated.

THE NUMBER OF ESTATE PLANNING SERVICES IS ALMOST LEGION — BUT R & R'S ADVANCED UNDERWRITING SERVICE HOLDS A MAJOR POSITION BECAUSE IT IS PROFESSIONAL, CONSERVATIVE, ACCURATE AND THOROUGH.

PAUL SPEICHER
Managing Editor
**THE INSURANCE
RESEARCH & REVIEW SERVICE**
INDIANAPOLIS

National A. & H. Association Boston Program Announced

The program for the general sessions of the annual meeting of the National Assn. of Accident & Health Underwriters, to be held at the Copley Plaza hotel, Boston, June 23-25, has been announced by Christopher F. Lee, Columbian National Life, convention general chairman, and Harry C. Hawthorne, president of the Boston association, convention host.



C. F. Lee

The program for the first general session, Monday morning, June 23, will include the presidential address by R. B. Smith, Great Northern Life, Oklahoma City, head of the National association, and talks by Governor Bradford and Commissioner Harrington of Massachusetts and Clyde W. Young, president of Monarch Life.

The entire day of June 24 will be devoted to a sales congress. Morning speakers will be Putnam McDowell, vice-president of Craftsman; Rudolph C. Larson, field supervisor of Aetna Casualty, and H. H. Nunamaker, Columbian National, president Cleveland association, and in the afternoon O. J. Breidenbaugh, Indianapolis, executive secretary National association; Carl A. Ernst, North American Life & Casualty, Milwaukee, chairman Leading Producers Round Table, and Walter G. Gastil, Connecticut General Life, Los Angeles, member National association executive board. Harry L. Pope, known as the "Cape Cod philosopher," will speak at the sales congress luncheon.

There also will be sectional meetings of the Leading Producers Round Table, women's division, managers division and personal producers.

The meeting of the national council for election of officers, selection of the place for the next meeting and transaction of other business will be held Wednesday morning, June 25.

Entertainment features include the "Boston tea party" Sunday evening at the Copley Plaza, a New England shore dinner at the Cliff House, North Scituate Beach on the Atlantic, Monday and the annual banquet and dance Tuesday evening.

Peoples Life Men Strike

WASHINGTON—Agents of Peoples Life of Washington to the number of about 350 have gone on strike for higher pay and improved working conditions, according to George L. Russ, president Industrial & Ordinary Insurance Agents Council, AFL. About 100 of the striking agents are in the District of Columbia and the remainder in Baltimore, Annapolis, Chestertown and Salisbury, in Maryland, and Richmond, Alexandria, Fredericksburg, Norfolk, Portsmouth, Richmond and Rappahannock, Va.

Mr. Russ said the strikers want increased commissions to raise their pay about 12%, the chief point at issue, it was said. They had been working under a 1944 contract, temporarily. The company, he said, refused to arbitrate differences, after negotiations stalled.

The company, on the other hand, claims the chief point is whether collective bargaining should be on a city or district basis, or state-wide, as preferred by the national labor relations board. The company is represented as willing to bargain state-wide.

Counsel Meeting Sept. 4-6

The International Assn. of Insurance Counsel will hold its annual convention at the Monmouth Hotel, Spring Lake Beach, N. J., Sept. 4-6.

Old Guard of Equitable, N. Y. Elects Woody President

Warren V. Woody, Chicago agency manager of Equitable Society, was elected president of that company's "Old Guard" of veteran field men at the 42nd annual meeting held in the Marlborough-Blenheim at Atlantic City, where the organization was founded in 1905.

The other new officers are: Vice-president, Edward H. Keating, Minneapolis general agent; secretary, E. M. Barber, Memphis; treasurer, J. W. Carter, Boston. New directors are Paul

Van Winkle, Los Angeles; P. B. Hobbs, Chicago agency manager; Horace H. Wilson, New York City; A. R. Cassidy, Jacksonville, Fla.; M. P. Dickinson, Philadelphia, and Lloyd Klingman, Dallas. The attendance was greatest in the group's history, 83 and guests.

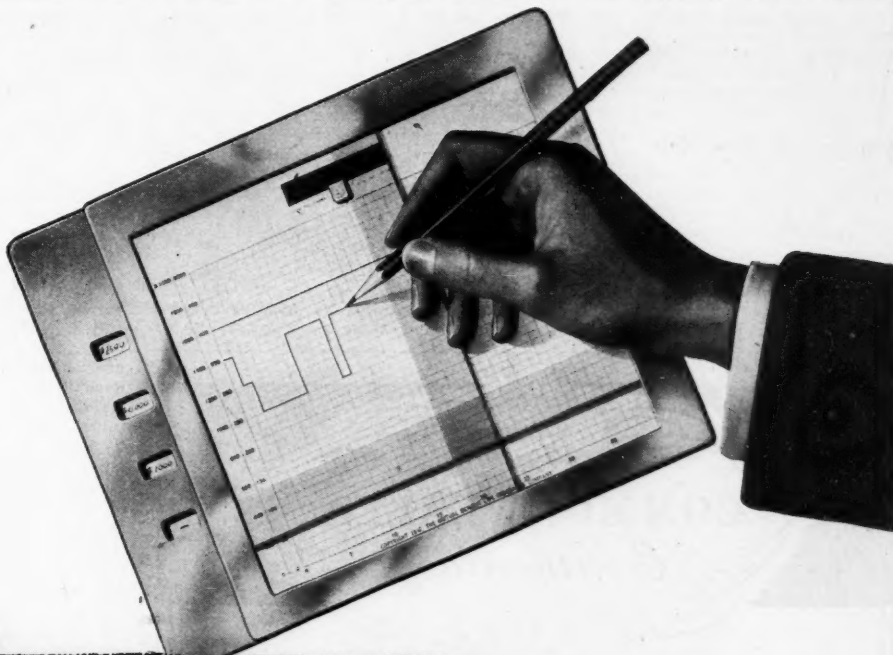
Honor Award to Swarzman

The annual Old Guard honor award for outstanding agent was presented to Roy W. Swarzman, assistant manager of the Iowa agency, Des Moines. This was the seventh year the award has been made. T. M. Riehle, of New York, was nominating committee chairman.

Harry Wright Qualifies as Millionaire 24th Time

Harry T. Wright of the Woody agency of Equitable Society in Chicago qualified for the Equitable Million Dollar Club for the year 1947 on May 13, which makes the 24th consecutive year that he has been a member of that company.

He is past president of the Chicago Assn. of Life Underwriters, past chairman of the Million Dollar Round Table and also past president of the National Assn. of Life Underwriters.



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To tell more and more persons about this unique, scientific method—which stresses service over sales—we are using page and half-page space each month in *Collier's* and *The Saturday Evening Post*.

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Tells Effect of Canadian War Mortality

In a paper on "War Mortality and Its Effect Upon Life Insurance in Canada," Henry F. Gundy, assistant underwriting officer of Sun Life of Canada, told the annual convention of the Actuarial Society of America in New York that statistics compiled in 1945 from the data of 38 companies representing 92.7% of the Canadian premium income showed that in the calendar years 1939 to 1945 inclusive the full sum assured of \$25,032,424 was paid on 22,537 Canadian policies and group insurance certificates where death resulted from warfare. These figures are exclusive of delayed claims which were not paid until 1946. In addition, a limited benefit was paid in connection with another 11,776 policies which contained war clauses.

Comparison of Two Wars

"A comparison of the death rates due to warfare among Canadian policyholders of Sun Life during World War I and World War II reveals that for the important age group, 20 to 29, the warfare death rate in the peak year 1944 exceeded the corresponding warfare death rate in the peak year of World War I. Generally, however, the extra

mortality in World War II was not as heavy as in World War I and the overall effect on the company was considerably less, not only because of lower warfare death rates at the areas mostly affected, but because the average age of policyholders was greater at the beginning of World War II than at the beginning of World War I, so that the proportion exposed to the hazards of war was reduced. The total death rate from warfare for the period from Sept. 3, 1939 to Aug. 14, 1945 amounted to 1.12 per 1,000 per annum.

"On new business written during the war in Canada the war clause permitted the policyholder to arrange for full cover against the war hazard by payment of an appropriate extra premium unless he was in the air service. Early in the war arrangements were made for an inter-company study of the mortality experience under policies where extra premiums were paid. Twenty-nine companies contributed data to this study involving 1942 policies for insurance totalling \$5,791,861. The death rate among members of the army outside Canada in combatant units as revealed by the data in the study was 19.79 per

thousand per annum for the whole duration of the war, but rose to 71.14 per thousand per annum in the period of most intensive fighting from July, 1944 to December, 1944 inclusive.

"On termination of hostilities, most Canadian companies discontinued the use of war clauses for new business and some waived the war clause provisions in existing business. The favorable experience on business on which a war extra premium had been paid by service personnel led many companies to refund to existing policyholders substantial proportions of the extra premiums collected from such personnel although experience naturally varied with different companies. At least one company which had throughout the war set aside contingency reserves for the payment of war claims declared an extra dividend when the need for such reserves was diminished. In general, the effect of war mortality upon Canadian life companies was not as unfavorable as had been expected and was counteracted by a continual improvement in the death rate amongst the civilian population."

On group policies the practice with respect to continuing cover for employees regarded as being on leave of absence while in the armed services necessarily varied according to the contract terms and individual company practice. Many companies offered employers the option of continuing or cancelling the insurance on enlisted employees on the understanding that if cover should be continued the increased number of claims would result in an increased cost requiring higher premiums, reduced dividends, or both. Twenty-eight per cent of the Canadian group policyholders of Sun Life at the beginning of the war decided to continue the insurance of enlisted employees. These groups involved 55% of the business by volume. The insurance cover on the enlisted personnel in these groups continued to rise until in December, 1944 it reached a peak of 11.24% of the total cover on such groups. During the six calendar years, 1940 to 1945 inclusive, war claims amounted to \$910,990, resulting in an average death rate of \$1.03 per \$1,000 per annum based upon the total volume of such group policies and \$13.36 per \$1,000 based upon the business on enlisted employees only.

Conclusions

"The mortality experienced in the recent war was considerably less in total than that of the 1914-1918 war," he said. "Another war will undoubtedly exhibit its own peculiar hazards. In both world wars the civilian population of Canada has been notably free of exposure to the hazards of war, but present indications point to a reversal of this condition in the event of another conflict."

Indiana Leaders Elect

New officers elected by the Indiana Leaders Club are: President, J. Lowell Craig, Northwestern Mutual, Indianapolis; vice-president, Albert Krouse, Bankers Life of Iowa, Richmond; secretary, Henry J. Pierce, Massachusetts Mutual, Indianapolis. Retiring President Howard H. Meid, Equitable Society, Fort Wayne, presided.

Speaker was Bernard Kilgore, president of "Wall Street Journal." Mr. Kilgore stressed the necessity of increased production and praised the life insurance industry for its part in aiding democracy. His father, Tecumseh Kilgore, is a veteran of 50 years with Union Central at South Bend.

Other speakers were Ray Hilgeday, legal editor Research & Review, who spoke on pension plans, and Horace R. Smith, Purdue University.

The club voted to change its name to Life Insurance Leaders Round Table of Indiana.

Carl Hagemann, formerly an assistant counsel, has been elected a director of Lutheran Mutual Life. He has not held the post of assistant counsel since he entered the navy.

Trotter Chosen at Mo. Meeting, K. C. Congress

At the annual meeting of the Missouri Life Underwriters Assn. in Kansas City the following officers were elected: President, J. F. Trotter, Kansas City manager Mutual Life; vice-presidents, W. W. Dillener, New York Life, St. Joseph; and Richard R. Bennett, Reliance Life, St. Louis. Adam Rosenthal, General American Life, St. Louis, national committeeman for three years. The new officers will take office July 1. Secretary and treasurer will be announced later.

The Kansas City sales congress sponsored by the local association was held the following day with an attendance of 500 persons.

Marion F. Houston, Washington National, was congress chairman, and the committee was composed of J. F.

Trotter, Ernest McClure, Bert Boyd and Jack Morris. Large colored posters with the wording, "The Honey-moon Is Over," and "It's Later It's Time to Sell" flanked both sides of the stage.

John Phillips, Equitable Society, introduced the five speakers. Eight cash prizes were awarded. John Miller, Columbian National, led the singing.

Says Harder Days Coming

George L. Maltby, Kansas City, Kans., Equitable of Iowa, told the audience the gravy train is still on time, things look good, but the time probably will come when business must be sold the hard way again. "Third Party Influence" was his subject and he said it was the ability to get the other fellow to help sell a deal to his friends. The way to get this influence is to do a job so well the client feels his agent his personal insurance man. Supporting evidence by personal letters is desirable, he said.

Mr. Rosenthal emphasized the importance of visual selling, stating he used clippings of common disasters, stories about older people, clippings about wedding anniversaries. He advised the agent to have his own insurance program worked out to show to prospects.

Lauds Exchange of Ideas

Robert P. Goyne, Mutual Life, Little Rock, who paid for a million his first year, told of getting ideas from other people and putting the good ones into practice. He attributed his success to the fact he worked twice as hard as other salesmen. To do the job successfully the agent needs to know where he is going every stop. It is important, he said, to learn to program and do it well.

Gerald Smith, president of the Kansas City association, presided at the luncheon, and introduced A. R. Jaqua, Southern Methodist. He characterized business insurance as one of the greatest fields today with high taxes and low interest working to the agent's advantage. Life insurance is the only means which will solve economic problems, he said.

Elmer C. Moore, New York Life, Wichita, said it is the duty of each agent to canvass every business in his community that employs people to set up safeguards to protect the business and, indirectly, the employees and their families. In this manner, he said, the life insurance agent is safeguarding his way of life against the great hazard of providing insufficient money for taxes and administration costs which every business and every family has to meet sooner or later.

(CONTINUED ON LAST PAGE)



M. F. Houston



One Good Sale Deserves Another

The general ratio of policyowners to total policies owned in most companies is about two to three. This is a statistic well worth analyzing. It means that every two policyowners have three policies between them, or that every other policyowner buys two from the same company.

From this we see what a large proportion of business consists of "re-orders." The significance is that the underwriter who makes a one-time sale and runs is blocking himself off from a rich source of business, and as a consequence must work twice as hard at turning up new prospects.

Remember then that every second prospect you sell is going to be eligible for a second sale if you, the underwriter, make the way clear for your return. This precludes overselling, high pressure, and all of the things which would prevent you from facing your client again with a genuine smile and good humor. Remember also that the cases you sell ten years from now are just as important as the cases you sell today.

Insurance In Force April 30, 1947 — \$320,137,304

COMMONWEALTH
LIFE INSURANCE COMPANY

LOUISVILLE • MORTON BOYD, President

May 23, 1947

L.I.A.M.A. Conducts Conference for Combination Group

ABSECON, N. J.—Industrial agents are serving the public better than ever before in the history of weekly premium life insurance, John Marshall Holcombe, Jr., managing director of L.I.A.M.A., told the association's annual spring conference for combination companies. He spoke at a luncheon which opened the meeting, with nearly 100 representatives of 29 combination companies in attendance.

"The industrial agent today is better trained than he was 10 years ago," Mr. Holcombe said. "He is chosen more carefully and is taught his job better. We should be very proud of this condition."

However, Mr. Holcombe injected a note of caution over the trend in the record of sales of ordinary life insurance by the industrial sales force. Ordinary sales by industrial agents began to slide off last September, Mr. Holcombe pointed out, and the figures gathered by the association for April show this trend continuing. However, he added that in comparison with five years ago production is still at a high figure.

"Possibly you men here who represent the combination companies can find the answer," Mr. Holcombe said. "Certainly it is a vital question to all of you."

Mr. Holcombe was introduced by Richard B. Evans, president of Colonial Life and chairman of the meeting.

The first session was devoted to "Recruiting and Selection of Agents." Mr. Evans keynoted the discussion, which was led by G. Hoyle Wright, Metropolitan Life, and Lee Searcy, Life of Virginia, forum chairman.

B. N. Woodson, executive vice-president of Commonwealth Life, was toastmaster at dinner the opening day.

In addition to the free and open forum discussion on problems facing the agency phase of the business, the representatives had available to them in a separate room a wide range of material used by the agent and the agency department. The forms, booklets, training aids and other publications displayed were chosen from member companies and from material developed in the association.

Evans President of Ohio National

John H. Evans has been elected president Ohio National Life to succeed the late Troy W. Appleby.

Mr. Evans has occupied an important role in the management of Ohio National since 1922. Born at Concordia, Kan., he received his elementary education at Des Moines and left Des Moines College in his freshman year in 1917 to enlist in the U. S. army as a private, winning a commission in the field artillery.

After his war service, he was with Equitable Life of Iowa for several years. He then studied actuarial science at the University of Michigan and immediately following his graduation he joined Ohio National as assistant actuary in 1922, becoming actuary in 1924. He also served as agency vice-president from 1933 to 1944. Mr. Evans was elected executive vice-president in 1945. He is a fellow of the American Institute of Actuaries and the Actuarial Society of America.

George A. Dieterle, who has been treasurer, became vice-president and

treasurer. A. Otis Graeser, assistant secretary, was elected a director. O. F. Neal of Omaha was appointed a member of the executive finance committee.

Columbus Agency Is Leader

The Columbus agency Ohio State Life led in business paid for the first four months and in insurance written in April. R. G. Leuzinger is manager.

Carl E. Steiger, president of Deltos Rug Co., Oshkosh, has been elected a director of Wisconsin National Life.

Cash Sickness Bill in Ill. Hopper

Hearings begin this week on Illinois house bill 485, a proposed cash sickness bill for Illinois. The Illinois proposal calls for a monopolistic state plan.

It would apply to establishments employing six or more workers and incorporates exemptions presently in the Illinois unemployment compensation act. Benefits will be not less than \$10 nor more than \$20, based on earnings of

at least \$225 the preceding year. Workers would be entitled to benefits on a set table for 26 weeks, determined under the unemployment compensation act.

Employers would contribute one-half of one percent of payroll and employees the same amount, to be collected by employers.

High Court Denies Review

WASHINGTON—The U. S. Supreme Court has denied writs of certiorari in No. 1234, Mayfield vs. Kansas City Life and No. 1318, Davis vs. Penn Mutual.



Soaped skillet . . . stops open fire smoke stains.

Cans can't . . . stay shut if pierced with this gadget.

Tough nut? . . . let soak in salt water before cracking.

Baby's bath . . . mother's hands dunk, dip, dust and diaper a future farmer.

Silverware shine . . . manual manipulation restores sheen, makes any metal glow.

Sticky stuff . . . pouring frosting on cake is quicker than dipping, does smoother job.

Professional pointers . . . farm deb shapes nails with rough side of an emery board.

Hollow ground knives . . . in clever hands slice steaks, bone beef, carve cold cuts.

Farm hands . . .

bathe baby, iron intimate apparel, shampoo scalp, shine silverware, decorate play dens, serve salads, chauffeur can openers, baste roasts . . .

Working outdoors and inside, changing from chapping cold to humid hot, different degrees of dryness, doing dozens of chores . . . the farm woman's hands pose a beauty problem . . . make her a receptive major market for lotions, skin softeners, cleansing creams, toilet soaps, orange sticks, nail polish . . . appearance aids of keen editorial interest in any issue of SUCCESSFUL FARMING.

TOILETRIES are beauty insurance . . . but today's farm woman is also a staunch supporter of the standard kind—property protection, life policies. The best farm families are best covered by SUCCESSFUL FARMING . . . with more than 1,200,000 of the nation's most productive farms concentrated in the 15 agricultural Heart states with largest cash incomes, greatest yields, highest property investments . . . the best insurance prospects in the U. S. For all facts, call any office. SUCCESSFUL FARMING, Des Moines, New York, Chicago, Detroit, Cleveland, Atlanta, San Francisco, Los Angeles.



SUCCESSFUL FARMING

Industrial Insurers Chart New Course

A complete program for the Industrial Insurers Conference, both long range and short range, was laid down at the annual meeting at Virginia Beach and approved by the membership.

The short range program includes the following:

Periodic surveys on pertinent factors concerning company problems such as agency turnover, retirement plan, home office working hours, vacations, bond for agents, etc.

Continue Legislative Studies

Continuation of legislative study and related bulletin services on a review and report basis.

Record in central office of departmental rulings and new laws.

News letter service carrying free interchange of information about members.

A conservative, vigorous membership policy to include those companies which are truly indicative of the best in the business and distributed geographically so the conference may be said to be representative of that branch of the

business for which they profess to speak.

The long range objectives are listed as follows:

An immediate series of conferences with staff executive officers of similar trade organizations to eliminate all overlapping services wherever possible in order to establish a service for a specific branch of the business which is truly representative.

An advertising plan designed to educate the public on weekly or monthly payment insurance to include the disposition of the insurance dollar on such plans; the value of agency service to the weekly or monthly premium policyholder; the economic service of weekly or monthly premium insurance in reaching employment levels not reached by ordinary insurance to include improvements in policy contracts and benefits made by the industrial companies.

Strengthening of the central office staff by the addition of a statistician, legal counsel, and other needed personnel to perform adequately the functions of a well-rounded trade organization of its type.

A restatement of the long range policy will probably be made at the next annual meeting after the executive director has visited all members.

Newell Day Heads Iowa Association

DES MOINES—Newell C. Day, Davenport general agent of Equitable



Newell C. Day

of Iowa, was elected president of the Iowa Assn. of Life Underwriters at the annual meeting here. He succeeds Roy Bailey of Mason City. Joe Ryan, Bankers Life of Iowa, Des Moines, is vice-president and Raymond O. Schmidt, Minnesota Mutual, Davenport, secretary.

The association voted to increase the number of regional vice-presidents from four to five to provide an additional executive for central Iowa. Those elected were: Southwestern Iowa, Paul Welty, Mutual Benefit Life, Shenandoah; southeast, Arthur Larson, New York Life, Ottumwa; northeast, Ted Kisselbach, State Farm, Mason City; northwest, Elmer Bierbau, Union Central, Cherokee; central, Fred H. Haskins, John Hancock, Des Moines.

Discuss Qualification Bill

There was much discussion of the qualification bill for which the association attempted to obtain legislative approval. The bill passed the senate but died in the house. It was agreed to continue work on the bill and seek its enactment at the next session.

Retiring President Bailey stressed the need of a state manager and a public relations officer. The association voted to authorize the president to appoint a committee to investigate the possibility of hiring a public relations officer who would be partly financed by Iowa life companies.

It was recommended that the annual convention be arranged so as not to conflict with Iowa quarter-million dollar meeting which was held at the same time this year.

QUARTER MILLION CLUB

Ray Short, Equitable Society, was elected chairman of the Iowa Quarter Million Dollar Club to succeed Henry Meese of Davenport.

Harold Miller, Mutual Life, Council Bluffs, is first vice-chairman; Ralph Sorenson, Equitable of Iowa, Burlington, second vice-chairman; Parker Crouch, Equitable of Iowa, secretary; and C. B. Shepherd, National Life of Vt., Cedar Rapids, treasurer and qualification chairman.

The club's membership is now 137, an all-time high and 37 more than a year ago, with 13 life memberships awarded at the meeting.

David W. Fairfield, Northwestern Mutual, Chicago, made a big hit with his talk on "Practical Programming". He also served as moderator of a panel which discussed "Streamlined Selling in Today's Economy".

Other speakers were Dr. Samuel N. Stevens, president Grinnell College, on "Successful Salesmanship", and William E. Markle, New York Life, Clarinda, Ia., on "Grist for the Mill is Biz for Bill".

Blue Cross Totals

A total of \$141,354,949 was paid to hospitals by Blue Cross plans in 1946 for care of assured according to Blue Cross commission of American Hospital Assn. More than \$135 million was received by U. S. hospitals and the balance by Canadian and Puerto Rican institutions. Payments were \$36,595,906 greater than in 1945.

Total income for all Blue Cross plans in 1946 was \$171,673,168 and the loss ratio was 83.34%. Claim reserves \$58,615,553. Combined operating expenses for all plans were \$22,326,775 or 13.01%.

The number of assured hospitalized exceeded 2 1/2 million.

Employee Good Will Measures Told

Employees' enthusiasm for their work and loyalty to the company is being fostered by Bankers National Life of Montclair, N. J., Secretary W. B. Chambers reported at the French Lick, Ind., convention of Life Office Management Assn. this week, by an "Annual Report to Employees" which is designed to lead them into management, and by various other activities which recognize their important place in the organization.

Bankers National has a Home Office Employees Assn. of which every regular employee automatically becomes a member. Promotion of better cooperation and understanding as to employer's duties is the object, and also better knowledge of the life insurance business. The association is active and promotes several events each year. Information also is given to employees through a home office manual, weekly "News Notes," bulletin boards, direct mail and departmental channels.

The effort is to create good human relations, convince employees the management is interested in them as individuals, create among them an interest and desire to participate in management problems, furnish opportunities to participate in management, and inform employees on all matters of interest.

Bankers National never lets a birthday slip by unnoticed. President Ralph Lounsbury is host each month at a birthday luncheon for all employees having a birthday in the month, and corsages are presented to the girls and cocktails served to all who want them. This is a very popular event. Other important human relations features are permission to smoke in all areas where employees do not meet the public, and time off at full pay for personal illness or accident, illness or death in family, and in case of marriage. A "bonus day" off is granted for each three consecutive calendar months of perfect attendance.

The company has a "Junior Management Council" eligibility for which is determined by senior officers, and whose eligibles represent 20% of the employees. The council of nine is elected each six months. Responsibilities delegated to it by a senior management council are principally employee welfare. There is also a job evaluation committee of eight employees, and each employee is given a merit rating periodically on quality and quantity of work and attitude toward the company and his associates.

The annual report to employees is written by President Lounsbury and is a consolidation of department and group reports in news letter form.

Plan for Louisville Day

LOUISVILLE—Louisville insurance leaders are working on a plan for an annual insurance day in Louisville, with fire, life and casualty interests all taking part. At a meeting last week representatives of various groups present agreed to take the matter up with their respective groups and another conference has been set for June 4.

It is planned perhaps to hold the conference in the fall, not earlier than October.

Detroit—Dorothy S. Reynolds, Provident Mutual Life, has been elected president of the woman's group of the Life Underwriters Assn. here. She is president of the D. S. Reynolds Co., planning estates and handling business insurance and formerly was with the Union Guardian Trust Co., in charge of life insurance trusts.

Louisville—W. P. Worthington, vice president of Home Life, is speaking of "Getting Ready for Tomorrow" at the Life Underwriters Assn. meeting.

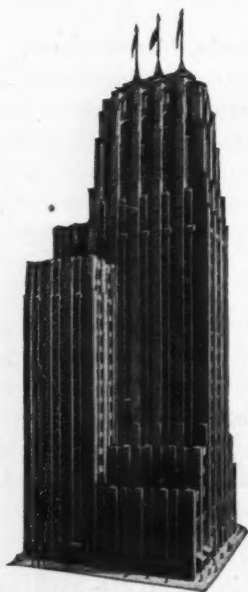
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Accident, Health and Hospitalization forms, when added to an excellent series of Life Policies, are powerful aids to new appointees.

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INSURANCE CO.**
SEATTLE, WASHINGTON

Established 1906

D. M. MORGAN, President

Dechert President of Pa. Federation

Robert Dechert, counsel of Penn Mutual Life, Philadelphia, was elected president of the Pennsylvania Insurance Federation at the annual meeting. John M. Thomas, president of National Union Fire, Pittsburgh, became first vice-president; John D. Pharaoh, 2nd, Indemnity of North America, Philadelphia, treasurer. Homer W. Teamer was reelected secretary - manager; Mary H. Fireng, assistant secretary. J. H. R. Timanus, secretary-treasurer Philadelphia Contributionship, was elected national councillor, and James R. Hughes, resident vice-president American-Associated companies, Philadelphia, substitute national councillor.

John A. Stevenson, president of Penn Mutual, was named executive committee chairman, and John A. Diemand, president of North America, vice-chairman.

Robert Dechert

R. B. Evans Suggests How to Reduce Turnover

Reduction of operating costs may be accomplished by increasing the volume of business per agent through greater production, larger average-size policies and improved persistency and by reducing the turnover of agents through stronger support of the field forces by home office management people, Richard B. Evans, president of Colonial Life, said in addressing the seminar of the Society of LOMA Graduates at New York.

While there is an increase in the turnover of agents, Mr. Evans said, some are not leaving the business, but are joining other companies, primarily because some companies render finer programs of support and service from the home office. He cited one agent who had transferred from one company to another because he had not received any human contact or personal letter during his two years' connection with the first company.

Thomas M. Flaherty of New York Life, the society's president, was in charge.

Clarence J. Myers, New York Life, spoke on "Employees are People." He said almost anyone can improve his

proficiency in handling people through attention, study and practice.

Declaring that the office supervisor is a business man in his own right, James H. Kohlerman, educational director of L.O.M.A. Institute demonstrated some points for gaining the cooperation of people. He said in solving any management problem you have got to analyze the problem, develop it, apply the solution and check the results.

Arthur C. Daniels, Institute of Life Insurance, said insurance employees need to get a broader picture of the importance of the institution and pass it on to their acquaintances.

George E. Johnson, Teacher's Insurance & Annuity, said the capacity of the mind can be expanded through a deliberate effort to increase powers of observation and concentration.

Donald Hyer, Mutual Life, was elected president; John W. Moody, Metropolitan Life, vice-president; Walter Mahlstedt, Teachers, treasurer, and Sophie I. Bulow, Guardian, secretary.

W.O.W. \$24,075,000 Total

OMAHA—A 60-day membership campaign was concluded April 30 by Woodmen of the World Life, netting 19,304 membership applications for \$24,075,000 of new life business. The drive honored W. C. Braden, secretary.

Hanley New Md. Commissioner

Gov. Lane of Maryland has appointed Claude A. Hanley, a lawyer of Towson, as insurance commissioner. He takes the place of Lawrence E. Ensor.

Mr. Hanley, a veteran of the first world war, served in the Maryland legislature in 1935 and 1937. He was defeated last year for the nomination as Democratic candidate for Congress in the second district. He has long been closely associated with Gov. Lane, under whom he served in the army.

Mr. Fraser has served as commissioner since 1943.

Should Enroll by May 30

Dean Laurence J. Ackerman urged in a statement this week that the names of all prospective students for the June 9 marketing course opening at the University of Connecticut be forwarded to him immediately at the university. An unavoidable delay in printing announcements of the full-year course, which was transferred from Texas Christian University, has made it imperative that enrollments be received not later than May 30.

Boston Claim Men Elect

BOSTON—The Boston Life & Accident Claim Assn. has elected as president, Nilan A. Heath, Massachusetts Casualty; vice-president, Allan A. Mackinnon, Hooper-Holmes Bureau; secretary, David H. Shepherd, American Mutual Liability; treasurer, George R. Bacon, H. C. Hawthorne Co. The meeting was designated "William A. Robinson Night" in honor of Mr. Robinson, recently retired from the Employers group. He was presented a clock.

LaBarge in St. Louis Post

Charles L. LaBarge has been named manager of Prudential's No. 6 office at St. Louis. He has been with Prudential since 1922, recently as assistant district manager. He replaces Harry F. Edwards, who recently became manager of the St. Louis No. 2 office.

Mr. LaBarge has been on military leave since 1940, serving in the navy and coming out as a captain.

A. E. Patterson, president of Mutual Life, has been named chairman of an advisory committee of 16 to establish a voluntary civilian blood donor service operated by New York's Red Cross chapters.

Year's Search Closes Case Involving \$51.39

A year's nation-wide search by New England Mutual for the owner of an endowment policy which lapsed in 1896 for non-payment of premium and matured in 1946 for a reduced amount, has been successfully concluded with payment to nine nieces and nephews of \$5.71 each. Total due with accumulated dividends was \$51.29.

Fifty-three years ago a 22-year-old Michigan lumber inspector bought an endowment at 75 through New England Mutual's Detroit agency, naming his wife beneficiary. He paid two annual premiums then vanished. The contract lapsed in 1896 and became a \$37 paid-up policy.

The company's search extended from San Francisco, the last mailing address on record, back to Saginaw, Mich., the insured's birthplace. At that point, Samuel R. Wilde, native of Saginaw and New England Mutual agent for 14 years, went to work. He finally established that the policyholder died in 1934 and his wife died several years later. They had no children nor surviving brothers or sisters. Through interviews and correspondence he located the nieces and nephews who were the heirs.



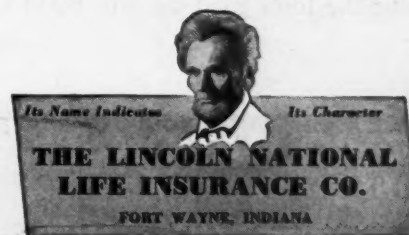
WHY DO DOGS GNAW BONES?

According to an old saying, dogs gnaw bones because they can't swallow them. Similarly, it could be said that men harbor problems when they can't solve them.

The Lincoln National agent harbors fewer sales problems than most, because his company's sales kit system helps him sell with maximum efficiency.

These sales kits — containing prospecting hints, ap-

proaches, sales talks, Direct Mail, proposal forms, and sales literature—are another reason why the recent Job Satisfaction Study showed exceptionally high satisfaction among LNL representatives.



Its Name Indicates Its Character

Supervisor's Job Outlined by General Agent Bean

The task of most life agency supervisors is much the same as that of the general agent, but with some responsibilities omitted, Ferrel M. Bean, Chicago general agent of John Hancock, told the Life Agency Supervisors of that city at a luncheon meeting, therefore, the objectives should be the same. Mr. Bean is former superintendent of agencies of his company.

These objectives, he said, are to help the men live up to their capacity, to take pride in performance of the agency, and be sincerely interested in seeing that the men do a better job today than yesterday.



Ferrel M. Bean

After all, Mr. Bean said, a supervisor naturally is considered by the home office when vacancies occur in agencies. He outlined the requirements of a company for men to become agency heads. Among general qualifications, he said, are field experience of adequate duration, financially solvent and with capital to put into the agency, young enough that the company reasonably may expect the appointee to be in active service for a long time, unquestioned integrity and excellent health.

Specific qualifications are that the man be a good salesman, as proved by his having earned a living on a commission basis; that he believe in life insurance, as proved by having an adequate personal program; that he can handle his own financial affairs, as proved by his living within his income and saving money; that he be level-headed and not temperamental and subject to long periods of the blues; capable of continuous

hard work, as proved by not needing undue urging from his general agent; that he be an organized worker, as proved by the records he keeps and the way he manages his own time; that he have a real interest in organization work, as proved by his interest and active cooperation in recruiting, training and developing new men, and that he be ambitious and a leader, as proved by the place he has made for himself in his community and the agency.

There should be two thoughts foremost in the minds of those operating life agencies today, Mr. Bean commented. "Never before have the executives of life insurance companies been so much interested in improved business practices which will help to cut costs. The tremendous increase in expenses and the reduced interest rate, in my opinion, will cause them to insist on better performance throughout the home office and field organizations. We must recognize this trend which calls for more efficient operation. I don't believe agency management has kept pace with other phases of management."

Buyer's Market Appearing

"The end of the seller's market is just around the corner. We've had to use little salesmanship in the past six years. We need to learn again how to do creative selling. We're coming into a buyer's market so let's get set to do a real selling job." He said he gets a real thrill every time he goes out on the street and sees the many young men hurrying back and forth carrying brief cases. He said this means competition for life agents, for these young men are salesmen who have returned from war eager to get ahead in the world.

Mr. Bean does not believe the fundamentals of life agency management have changed. The job breaks down, he said, into eight big pieces: New agents, experienced agents, assistants, policyholders, home office, personal efficiency, office organization, territory.

He set forth some of the things that most general agents want to accomplish. First is to maintain and stimulate the sales enthusiasm of both old and new agents with interesting, effective agency meetings and special contests. He asked the supervisors if they reflect an enthusiastic interest in their job so that they help to create enthusiasm in the agents whom they help; whether they attend the agency meetings when their work permits, on time and alert to the opportunity to congratulate individual agents who have been doing outstanding work and making real progress; whether they keep in touch with the agents' individual records so they can be hearty in commendation and lavish in praise.

Asks Pertinent Questions

He asked whether an agency or company contest leaves the supervisor flat, or whether he makes it a point to know the rules and requirements of the contest, rewards which are offered, standings of individual men, and let them know they have the supervisor's sincere appreciation for their efforts and results. Again, he asked, does the supervisor, when he is asked to speak at the agency meeting, study his subject and prepare himself just as if it was the most important assignment of his life with the president of his company listening? Does he grasp the opportunity to contribute something of real worth to the agency meeting?

His second point was that the general agent wants his associates to use time each day most effectively, to keep records for control of their time and analysis of their sales effort, to measure the value of calls, interviews and sales. Does the supervisor keep records of his own time? Mr. Bean asked. Will an agent's contact with the supervisor increase or lessen his belief in records? Does the supervisor analyze his own sales effectiveness? Does he help the cause of keeping records along when an agent talks to him about it?

(CONTINUED ON LAST PAGE)

Boost Fluegelman for Trustee Post

NEW YORK—A committee of past presidents of the New York State Life Underwriters Assn. has organized to boost David B. Fluegelman, Northwestern Mutual Life, New York City, for trustee of the National association and has prevailed on him to seek the nomination. He was recently elected president of the state body.

Mr. Fluegelman is a past-president of the New York City association, life member of the Million Dollar Round Table, president of the Northwestern Mutual C.L.U. association, member of the faculty of the C.L.U. institute of the University of Connecticut and a member of the New York state advisory board for state licensing examinations. He is in wide demand as a speaker at sales congresses, particularly on pension trusts and business insurance and was one of forum speakers on M.D.R.T. activities at the National association convention in Cleveland last year. Both the state and city associations have passed resolutions unanimously endorsing his candidacy.

Clark Retires, Kohn Security Mutual Agency Secretary

George R. Clark has retired as assistant superintendent of agencies of Security Mutual Life of Binghamton, under the total and permanent disability provisions of the company's home office retirement plan. A veteran of 22 years with the company, Mr. Clark joined Security Mutual as an agent in Philadelphia in 1925 and went to the home office in 1926 as field supervisor.

Robert S. Kohn has been appointed agency secretary. He was director of public relations, having held that post since he joined the company in 1940. He is a graduate of Syracuse University and a former newspaper man. He returned to the company in 1946 after 3½ years military service.

Dr. William P. Tolley, chancellor of Syracuse University; Charles A. Windling, Elmira attorney and former executive secretary and counsel to the New York State War Council, and Haines B. Wickes, vice-president of Security Mutual, have been elected directors. Mr. Wickes joined Security Mutual as vice-president in 1941, having formerly been assistant general manager and secretary of Montreal Life.

Sale, Lease Back Deal

An eight-story loft type manufacturing building and the land at 32-14 Northern boulevard, Long Island City, have been sold by Lenthic Incorporated to Mutual Life for \$1,875,000. The building has been leased back to E. R. Squibb & Sons, parent concern of Lenthic.

A \$1½ million modernization program will be financed by Mutual Life.

M. A. Horton Takes Post with Occidental Life

LOS ANGELES—Melvin A. Horton, formerly assistant editor of the New York City staff of *The National Underwriter*, has been appointed editor of the "Pulse," agency department publication of Occidental Life of Los Angeles. He will also handle press releases. Mr. Horton served in the navy during the war, part of the time as liaison officer with the British fleet in the Pacific. His father, who is a high school teacher, lives here.



M. A. Horton

The Language of Life Insurance

Life insurance speaks a universal language . . . a language of protection, security, freedom from worry and fear. It answers a need for people in all walks of life.

The Ohio National takes pride in the fact that its policyholders include a cross-section of the American people. It in turn strives to serve these people with the best and latest in life insurance protection.

Endowment at age 60 with return of premiums in event of death, low cost term to 65, special Modified Three Ordinary Life, Home Protection Mortgage Plans, special term riders, Juvenile, Substandard and many other special features are among the tools used by our Field Underwriters.

THE OHIO NATIONAL
LIFE INSURANCE COMPANY

CINCINNATI, OHIO



Sales Ideas and Suggestions

St. Louis Congress Features Several Star Salesmen

Several prominent life men headlined the sales congress sponsored by the Life Underwriters Assn. of St. Louis. Speakers were: Graham A. Walter, manager Canada Life, Toronto, "Elements for Success in Life Insurance Selling"; Paul W. Cook, general agent Mutual Benefit, Chicago, "Keyman Insurance"; Dr. C. Oscar Johnson, pastor Third Baptist church, St. Louis, "A Study in Patterns"; sales demonstration on "Sale of Business Insurance For Stock Retirement," by W. N. Hiller, Penn Mutual, Chicago, and Arthur H. Johnson, assistant general agent Penn Mutual, Chicago; Paul Speicher, R. & R., Indianapolis, "Where We Fit in Today's Economics."

Mr. Graham advised the agent to be pleasant, to look happy and be happy about his job. Grim determination has cost many a good salesman success. The satisfied customer is disposed to return where he has been well treated, and pleasantness is a prize ingredient in the formula for attaining satisfied customers. But being pleasant isn't enough; it also is important to be known. People don't like interruption of their routine, being asked questions, having the initiative taken from them in conversation, having anyone display too much knowledge of their business or personal affairs, and unasked for help in making decisions. Since the successful life agent must and does do all these things to which the average person objects it is highly important that he should become well and favorably known as a person who knows his business.

Premium On Enthusiasm

The salesman should be known for his virtues; he should be enthusiastic. "Enthusiasm has a real cash value in any selling business and particularly in life insurance," he said. "It is a darn good substitute for knowledge."

Prestige isn't something to be acquired overnight in life insurance but is attained only by conscientious, hard work through the years. When a life agent gets the reputation of being a good life man his friends will tell the world about it, and even probably exaggerate it to the agent's advantage. "One way to acquire prestige is to do anything you do well, no matter how small. It takes many years to build prestige, but it can be destroyed by one mistake, one dishonest act."

He stressed the necessity for sincerity and the proper amount of self-confidence and belief in the product sold.

Discusses Key Man Cover

Mr. Cook said the agent in canvassing for keyman insurance never should forget that his job is to sell life insurance.

The corporation applying for insurance on a key executive or employee should own all the policies, he said. This arrangement is flexible, and since the premium is not deductible for income tax purposes the policy proceeds are not taxable as income. He warned that the agent not get into trouble with the income tax man, since Uncle Sam doesn't like a pension plan that is designed to produce a loss in tax revenue. If the retirement insurance is turned over to the keyman at his retirement he will have to pay income taxes on it. Mr. Cook stressed the advantage of a good retirement plan in holding keymen in an organization, since cash compensation is not so attractive to the big salary man as it once was, because the man in the \$18,000 a year class must get from \$2 to \$5 for each \$1 net additional. He brought out the advantages to a

corporation of paying for keyman insurance with gross dollars so that a larger harvest of net dollars may be reaped in future years.

Dr. Johnson was the luncheon speaker.

In the afternoon session a skit on business insurance was presented. It was burlesque in character but with underlying serious points. Mr. Hiller said that while life insurance sales dropped in a small measure last year the production of business insurance is on the upgrade in various parts of the county. He said he did not wish to be understood as criticising pension trusts, but his own production of business insurance greatly exceeds pension trust writings, and with far less trouble. His business insurance

volume is 2/5th of his entire production and yet requires only a 10th of his time. Selling business insurance requires the agent to do much pre-approach work before he actually calls on the prospect.

Essentials to be ascertained in advance are the size of the prospect and general methods of operation. The agent should learn who are the principal stockholders active in the business, if the stock is distributed in a reasonable ratio, the stockholders' ages and whether are well within insurable limits, if the concern's earnings are sufficient to provide funds for the stock retirement insurance plan. When a stockholder is found uninsurable he either can be sold an annuity or let out of the insurance deal entirely.

Mr. Speicher stressed the need for a strong N.A.L.U. and local associations. The American agency system always is under unfair attack, he said, and the method of distributing life insurance is being sniped at. He warned that the T.N.E.C. is not dead but is merely sleeping.

Leaders Round Table of Conn. Names Pratt

Wilbur S. Pratt, Northwestern Mutual Life, Hartford, was elected chairman of the Leaders Round Table of Connecticut. Harvey Z. Nourse of the Allen, Russell & Allen agency of Connecticut General Life in Hartford was elected vice-chairman, and Herbert P. Karlsruher, New Haven, secretary-treasurer.

Stanley V. Jacobson, assistant counsel of Northwestern Mutual Life, has been elected president of the Milwaukee Junior Assn. of Commerce.

No man ever got nervous prostration pushing his business; you get it only when the business pushes you.

THERE are times when you may open your eyes wide, but must keep your mouth shut tight.

TIME heals our scars, but our wrinkles are most stubborn.

HE MUST READ OUR ADS !



● He knows that "The Future Belongs To Those Who Prepare For It"—and he does something about it.

And what about the person who wants to retire some day and take things easy? He, too, can do something about it with Prudential's new Retirement Annuity contract.

It is written at ages 10-60 with purchase price installments payable as frequently as monthly if desired. And the lifetime monthly income—guaranteed for ten years in any event if desired—can be arranged to start at any time after three months from the date of issue, subject to a minimum income requirement of at least \$10 monthly.

A death benefit, equal to the cash value or purchase price installments paid, whichever is greater, and a dividend provision add to the attractiveness of the contract. And because the contract is flexible it can be adjusted to meet the purchaser's changed needs or desires.

Prudential representatives and brokers welcome this new contract. And their prospects do, too!

THE PRUDENTIAL
A MUTUAL LIFE INSURANCE COMPANY



INSURANCE COMPANY OF AMERICA

HOME OFFICE . . . NEWARK, N. J.

EDITORIAL COMMENT

A Good Word for the Actuaries

The press committee of the Actuarial Society of America again this year did an outstanding job. So effectively has it accomplished the purpose for which it was set up that it should be highly suggestive to other organizations, bureaus and companies in the insurance business, especially those that follow the policy of providing the press with as little as possible in the way of information.

The work of actuaries and most of the business at their conventions deal with highly technical matters. The effort of the press group has been to supply as much information as possible and to get it to the press in correct form. Some matters, particularly those of a tentative character, those concerned with intimate details of a specific company's operations, and many of those of a mathematical and technical nature, should not be reported, both the speakers and the press committee believe. Many of them

are not of general interest.

But the objective of the press committee is to produce as much copy as possible, not as little.

The press committee works at its job. To get material together, to summarize the numerous discussions, to check and double-check on accuracy with the speakers, and to get this into shape so that it can be given to the press representatives while the convention is going on, is a real task, and one that calls for speed, skill and diplomacy.

The early press committees should be particularly commended because they are establishing precedents which will govern the relations of the press and actuaries for many years to come. The results of their work have been extremely satisfactory on both sides. The actuaries are pleased, and certainly the press is and the readers should be grateful to have a look at the show.

High Type of People in Insurance

Insurance as a great business can take pride in people engaged in it. There are very few cases of dishonesty, graft, and imposition. If an insurance man goes wrong in some way, it is a scandal, it is startling. Insurance is conducted in a very fair, open and correct way. Hundreds of thousands of dollars are handled by agents, brokers, field men, branch offices, general agencies, etc. Yet we seldom hear of any deviation

from the straight and narrow way. Perhaps the insurance business has as many, if not more, opportunities for wrong doing and dishonesty than any other line. Yet let any episode take place where a man in the business steals and all who learn of the occasion, are horrified. Insurance can well take pride in the honesty and straightforwardness of the many thousands that are engaged in it.

Advertising Becomes More Interesting

Financial advertisements of banks are sober, pompous, and polysyllabic, according to Miss Bernice Fitz-Gibbon, advertising director of the Gimbel Brothers department store in New York City. It was not so long ago that the same accusation could have been leveled at a good deal of insurance advertising. Happily, that day has passed and insurance advertising is much more informal and interesting that it used to be, even though it doesn't jump right into the reader's lap and cuddle up in the manner that Gimbel's advertising copy has made famous. If insurance advertising followed the Gimbel pattern it would probably read, "Trust good old Ajax Life to be Johnny-on-the-spot with the latest wrinkle in a convertible, reversible, extendable family income policy! . . . And remember, nobody—but nobody—beats Ajax when it comes to giving you rock-bottom premium rates."

As Miss Fitz-Gibbon told the New

York Financial Advertiser, "it's the heavy hand of the heavy head of the heavy institution that's responsible" for unduly ponderous advertising. But in between that and the nauseatingly cute type of copy there is a wide range for a type of advertising that is original and interesting and often humorous. The trend in insurance advertising seems to be away from excessive emphasis on dignity and in the direction of being interesting and readable.

It is noticeable in many national magazines of general circulation that the advertising compares favorably with the text as interesting reading material. This trend is also found in insurance advertising. It is extremely desirable to keep a company's name before the reading public, whether in general or trade publications, but if advertising can also tell an interesting story or otherwise make a point that will be remembered the advertising is obviously worth more.

PERSONALS

M. C. Herrick, formerly chief counsel for the Iowa department, has formed a law partnership with J. O. Watson, Jr., at Indianola, Ia. He left the department in 1944 to serve in the army.

"The Grass Is Always Greener," a new novel by **George Malcolm-Smith** of Travelers publicity department, will be published in the fall by Doubleday & Co. Set in a Hartford locale, the book is concerned with the trials and tribulations of a bank trust officer. Mr. Malcolm-Smith's first novel, "Slightly Perfect", dealing with the troubles of an actuary, was later adapted for the Broadway comedy "Are You With It." The moving picture rights have been purchased by Universal-International.

H. Clinton Owen, Jr., has resigned as Providence manager of Union Mutual to become administrative assistant to Mayor Roberts of Providence, a newly created post. He started in the insurance business in Providence in 1928 and served in the recent war.

J. Hugh Knox, Nashville general agent of Mutual Life, has been elected president of the recently organized Nashville Assn. of Churches.

William T. Earls, Cincinnati general agent of Connecticut Mutual Life, is the father of a daughter, Mary Elizabeth.

Merlin F. Heilig, unit manager of Equitable Society, has been elected president of the Milwaukee Round Table, a service club, composed of business and professional men.

Mona Martin, librarian of Great-West Life, was elected president of the Manitoba Library Assn. She has served as secretary for several years.

DEATHS

Tom Donaldson Dies at 70

Thomas B. Donaldson, former insurance commissioner of Pennsylvania, died at his home at Glen Ridge, N. J., May 15 after a long illness. His age was 70.

Mr. Donaldson was appointed as commissioner by the late Governor Sproul in 1919 after serving as a special deputy commissioner for nine years. He resigned in 1923 to manage a number of fire insurance companies in New Jersey that were owned or managed by Franklin Fort, these including Sussex, Essex, Ajax, Eagle Fire of New Jersey and Baltica.

Later he became president of Pennsylvania General Underwriters, Pennsylvania Indemnity and Pennsylvania Indemnity Fire. Prior to his death he was an insurance consultant in company management and insurance law.

Mr. Donaldson was president of National Assn. of Insurance Commissioners in 1922 and he was a past president of Insurance Federation of Pennsylvania.

Mr. Donaldson had a rapid fire manner of speaking and was an entertaining conversationalist and speaker. He always had time for a chat and his office was often haunted by old cronies, many

of whom had seen better days and were leaning on Mr. Donaldson's counsel. He relished the human and political aspects of the insurance business but he was never ready to give enough single minded attention to it commercially to make an outstanding financial success at it.

During his 13 years in the department, Mr. Donaldson handled numerous liquidations and major insurance situations, including closing up of companies, the conservation of resources and codification of the insurance, taxes, together with the reorganization of the department. He was active in guiding the rewriting of insurance regulations in the formation of the state insurance laws of 1921.

In 1921 he started a probe of insurance adjusters and an arson ring in Philadelphia and later was held on conspiracy charges for tapping telephone wires and having his agents break into an insurance office for evidence. The conspiracy charges were dropped the following year.

John Meade, 78, with the New England Mutual Life home office for 38 years, died at Cambridge, Mass. He was born and educated in England and joined the company in 1909. He was in the purchasing department at the time of his death.

Miss Emily Hinkston, 85, said to have been one of the first women to enter life insurance work, died at Middlefield, O. She retired 12 years ago. She was originally a school teacher, but then became an agent of Mutual Life when it was an unheard-of field for a woman. She was so successful that she was placed in charge of an office in Lebanon, N. J., remaining there until her retirement.

Mrs. Sallie D. Coffin, 86, widow of Charles F. Coffin, Sr., former president of State Life, died at Indianapolis. A son, Charles F. Coffin, Jr., now heads the company.

Clark E. McClure, 61, an agent of New York Life for 20 years, died at Kearney, Neb., while in his car with his wife.

Marion E. Jenkins, daughter of V. H. Jenkins, senior vice-president of Occidental Life, died at Huntington Memorial Hospital, Pasadena. She had been in frail health for some time.

William W. Banton, 53, Portland, Me., general agent of Connecticut Mutual Life since 1937, died from a gunshot wound which police said was self-inflicted. Two police inspectors had been sent to his home to prevent the act when a friend received a note indicating Banton contemplated suicide.

He was 54 and civically prominent. Mr. Banton was a graduate of Dartmouth (1916). From 1916 to 1923 he was senior secretary of the Y. M. C. A. national council and 1918-1920 was executive secretary of the Russian department of the "Y". He remained in Russia to 1923 and he received the Russian military cross of St. George.

Upon return to the U. S. he became supervisor of Connecticut Mutual at the home office, going to Portland in 1937. He was chairman of the Greater Portland war chest campaign in 1944, in 1946 was board chairman of the chest.

Everett C. Lewis, 68, retired executive underwriter of New England Mutual

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Life, died at Newton-Wellesley, Mass., hospital. He graduated from Northeastern University law school and was admitted to the bar in 1907. While working for his degree, he served as secretary to the speaker of the house in the Massachusetts legislature.

He became associated with New England Mutual immediately following his graduation from law school, and through successive promotions became executive underwriter before he retired in 1945. He organized and was the first head of the company's underwriting department. He was a charter member and one of the founders of the Home Office Life Underwriters Assn.

Dougherty, Former A.L.C. Head, Dies

Lee J. Dougherty of Davenport, Ia., chairman advisory council of Occidental



Lee J. Dougherty

Life of Los Angeles, died at Henrotin Hospital, Chicago, Tuesday morning. He was attending a meeting of group insurance men of his company at the Edgewater Beach hotel, Chicago. He did not appear at the morning session, nor was there any response through the telephone in his room.

His room was entered and Mr. Dougherty was found unconscious and taken at once to the hospital.

He had a wide acquaintance among life insurance men, due to his enthusiastic nature and warm cordiality. He was born in Davenport in 1881. He started his life insurance career as an agent in 1903. When Guaranty Life of Davenport was organized, Mr. Dougherty became its secretary in 1903 and served until 1920 when he was elected president. Then Occidental Life purchased Guaranty Life and Mr. Dougherty became its vice-president in 1937, doing general field supervisory work. He was president of the American Life Convention in 1923.

Mr. Dougherty attended three colleges, St. Ambrose, St. Joseph and Creighton. In the latter he was awarded an A.B. degree. He served as mayor of Davenport 1918-20. He was also president of the Davenport Chamber of Commerce. He is survived by his wife and a daughter.

Mr. Dougherty was politically-minded. In the American Life Convention he was

regarded as its chief politician and had much to say about the election of directors. He was one of its most stalwart members.

He devoted considerable time to public relations work for his company.

Funeral services are being held Friday at 10 a. m. at Halligan's Funeral Home, Davenport.

Mrs. Franz Hindermann, who died recently of a heart attack, was the daughter of President Crawford Ellis of Pan-American Life, and the wife of the vice-president and treasurer.

Tressel Forms Actuarial and Accounting Firm

Harry S. Tressel announces the formation of the firm of Harry S. Tressel & Associates at 10 South La Salle street, Chicago, for the purpose of conducting a general actuarial and accounting practice. The firm will specialize in actuarial and accounting service for pension funds, life and casualty insurance.

Mr. Tressel is a graduate of University of Illinois and University of Chicago. He is a certified public accountant, member of American Institute of Accounts, member of Illinois Bar Assn. and a practicing actuary. Previously he was associated with Haight, Davis & Haight of Indiana, for five years; actuary with various life companies for eight years, consulting actuary and accountant in Chicago since 1931.

Other members of the firm are: Maurice Wolfman, graduate of University of Manitoba, fellow of American Institute of Actuaries and Actuarial Society of America, associated with Mr. Tressel since 1937; N. A. Moscovitch, graduate of University of Manitoba and University of Chicago, an associate of American Institute of Actuaries, associated with Mr. Tressel since 1936; Wm. M. Barkhuff, graduate of Northwestern University, engaged in general and public accounting work for 20 years; Wm. H. Gillette, graduate of University of Illinois, C.P.A., associated with Mr. Tressel since 1941; Wm. P. Kelly, associated with Tressel since 1945, and R. D. Murray, associated with Tressel since 1946.

Now Hancel-April Agency

Continental American's agency at 60 John Street, New York, has been changed to Hancel-April agency. Murray April, who has been associate general agent, has become one of the principals, with Mr. Hancel.

Max J. Hancel joined Continental American in 1932. He established its first agency in New York and has headed it with distinction ever since.

Mr. April joined Continental American in 1935, as a supervisor.

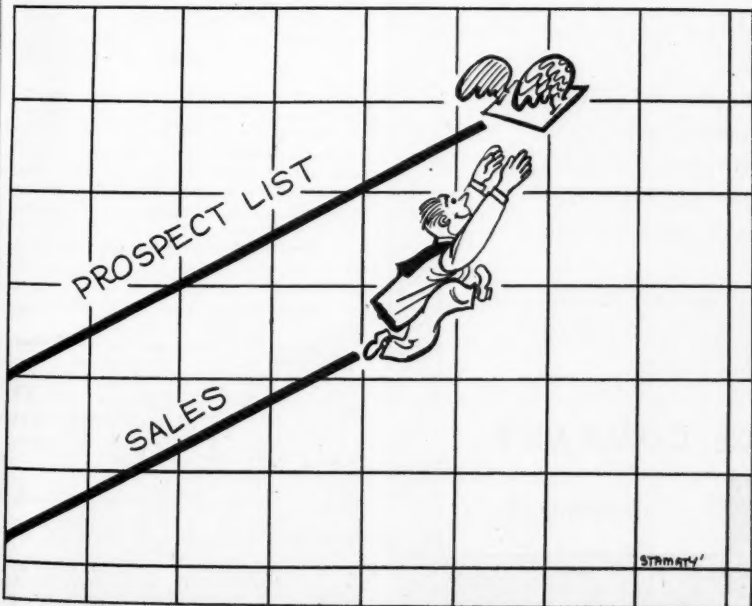
FIRST IN WAR... FIRST IN PEACE...

Life insurance, of course, was second to no other institution in the proportion of its man power and its money contributed to winning the war.

Now, in Peace, Life Insurance is pouring its funds into financing the necessary rebuilding of the nation's industry and the resumption of progress.

And, meanwhile, it continues to aid individuals with their own personal plans for security.

The
**NATIONAL LIFE
AND ACCIDENT
Insurance Company, Inc.**



AN EVER INCREASING PROSPECT LIST
MEANS EVER INCREASING SALES.

NEWS OF LIFE ASSOCIATIONS

Unfair Competition Is Multiplying, Barnes Charges

T. Barr Stevenson, district manager of Prudential at Elizabeth, was elected president of the New Jersey State Life Underwriters Assn. at the annual meeting at Asbury Park. He succeeds Lester Horton, general agent of Home Life, Newark. J. W. Wood, general agent State Mutual, Newark, is vice-president; and G. E. Walker, district manager Prudential, Bloomfield, secretary-treasurer. The association voted to discontinue the previous practice of having a vice-president from each local association.

Donald F. Barnes, director of research of National Assn. of Life Underwriters, talked on the national body's activities. He mentioned that unfair competition is becoming more and more of a factor in every agent's life and listed specifically the abuse of the group insurance idea, both as to scope of groups and size of coverage, higher social security benefits and peacetime National Service Life Insurance, and savings bank life insurance, which the National association is opposing both as to extension to states where it does not now exist and increase in policy size where it already is in force.

Mr. Barnes pointed out that in its own interest the insuring public must know that it is just as costly for an amateur to set up an insurance program as it is dangerous for a layman to be his own doctor. In both cases technical knowledge, ability and experience are essential.

R. L. Cowden, Prudential, Paterson, N. J., spoke on programming. He said every firm has a lawyer, accountant, and banker and now it has its life insurance man to handle business insurance. He urged the use of visual aids in selling, painting a picture of the family without the prospect's income, then bringing him back to retire.

Others who spoke were A. F. Haas, manager of Mutual Life in Philadelphia; Sayre Macleod, vice-president of Prudential; David Marks, Jr., general agent New England Mutual, New York City and S. J. Foosner, Newark lawyer, whom the directors elected as counsel of the association. He is a former chairman of committees on federal and state taxation and life insurance of the New Jersey State Bar Assn.

Mich. Assn. Meets; Shinnick President

FLINT, MICH.—Robert R. Shinnick, Metropolitan Life, Muskegon, was elected president of the Michigan Assn. of Life Underwriters at a record-breaking convention here with more than 400 in attendance.

Vice-presidents are Arthur R. Gremel, Manufacturers Life, Saginaw; Henry J. McLaurin, Aetna, Detroit; Stephen H. Barnard, New England Mutual, Grand Rapids; Carl Gray, Massachusetts Mutual, Battle Creek; secretary, Harold Brogan, Lansing (reelected).

It was decided to hold the 1948 convention in Detroit jointly with the Detroit association's annual sales congress, which will be shifted from its usual March date to May to accommodate the state group.

At the luncheon M. D. Graham of the Greater Jackson Assn., former Chevrolet sales promotion manager, told of the opportunities in Michigan. Herbert B. Thompson, head of the life division of the Michigan department, spoke briefly on departmental matters.

Lloyd S. Aspinwall, Detroit insurance counselor and tax consultant, talking on "Social Security for Life Agents" said it is up to each agent to decide for himself whether to take the employee road or the self-employed road. He suggested that they only ask themselves: "What is my concept of American society? What is my concept of my job? Do

I want to be an employee or independent contractor? Where do I come out individually?" On the answers to those questions, he said, they should decide whether they wish to come under the social security act.

Other speakers were Horace R. Smith, Purdue University, on "Financial Security for Millions", and Paul Speicher, Research & Review, "What Are You Going to Do About It?"

A resolution was adopted paying tribute to the work as state membership chairman of Howard Groesbeck, Lafayette Life, Flint, who has resigned, due to ill health.

Norman Reynolds, Lansing, association counsel, talked on legislative matters.

Preceding the association meeting was the business session and dinner of the Life Leaders Club of Michigan. George J. Dobben, Columbus Mutual Life, Jackson, was elected chairman. Speakers were Raymond W. Milgedag, Research & Review, on "Business Insurance," and C. B. Leonhard, vice-president Detroit Trust Co., "Trends in Business Insurance." The dinner speaker was C. Milton Sherman, Connecticut Mutual Life, Toledo, on "Estate Conservation."

Myrick Urges More Training at Florida Assn. Meeting

The "most sacred obligation" of life insurance men is to their policyholders and their beneficiaries, members of the Florida Assn. of Life Underwriters were told by Julian S. Myrick, second vice-president of Mutual Life. There were 300 on hand for the annual meeting at Orlando.

Mr. Myrick declared that only by education and training in the highest possible degree can the underwriter become personally efficient to carry out his obligation of giving the very best possible service and protection.

He urged the use of the tools of training and education available through company educational courses, agents' associations, schools of business administration in colleges and study for C.L.U.

Membership in groups such as the Florida association, he said, gives the

opportunity of seeing that existing laws which protect the interests of policyholders and the whole institution are properly enforced and of promoting new legislation which may be to the general welfare.

Northern California Caravan Presents S. F. Program

SAN FRANCISCO—The advantages of life insurance, agents enjoy compared with people in other lines of endeavor were told by Stanley F. Brooks, assistant manager of Guardian Life, in a program presented by the northern California caravan of the California Assn. of Life Underwriters.

The life agent has the advantage of retaining his own individuality, of broadening his knowledge of business and every day life activities through contacts made with men in every walk of life as well as families. He has freedom of action and thought not enjoyed by life company presidents or other top executives and can develop his business to conform to his own inherent instincts and inclinations.

Allen Weimers, a debit man for 20 years with Metropolitan Life, outlined the advantages industrial agents have, such as development of close relations with families; the privilege of acting as "social adviser" to family units, promoting better public relations for insurance and conserving insurance written in other companies by ordinary agents.

All agents can develop business by actively assisting and urging veterans to keep their GI insurance, Robert E. Dye, New York Life, Oakland, a veteran of the recent war, said. He reviewed cases where the veteran, while being urged to retain his GI insurance, was given real service by adding private insurance to build for the future. He also told how private life insurance can be made to protect the later years of disabled veterans now receiving monthly disability pensions from the government.

The slate of new officers previously reported was unanimously adopted at the meeting. The new president is E. E. Keller, manager Reliance Life. Homer E. Anderson, New York Life, was re-elected vice-president representing personal producers. Harry W. Day, New England Mutual, was elected secretary.

Commission Selling Not Handicap, Ramsey Believes

Lloyd Ramsey, million dollar producer for State Mutual, Memphis, in his address to the Cincinnati Life Underwriters Assn. defined life insurance selling as a process whereby an agent seeks out people in whom he can create a desire to secure an intangible product and can motivate into consummating the purchase, for which act the agent receives a commission on the price paid by the purchaser.

Having no capital or credit and little experience, Mr. Ramsey said he was forced into commission selling. In 14 years, he has not seriously considered a proposition that involved the uncertainty attached to a salaried job. For his own peace of mind, the security of his family and his own future, he said he prefers remuneration based on a predetermined percentage of production. No good producer ever left the field for the sole reason that his compensation was based on commission, he said.

A great injustice has been done to many new men by telling them that life insurance selling is difficult because what is offered for sale is an intangible. The reverse should be emphasized—no job is of much importance unless it contains a large element of the intangible. The intangibles in life insurance appeal to the most tangible qualities of human makeup, he asserted.

Insurance can not be sold without motivation. Consciously or unconsciously it is present or there is no sale. Many have associated the dangerous part-truth that sob stories aimed at coverage for family protection are the sum total of motivation. Logic may dictate

Obesity

AN OLD SAW of the prize ring is: "A good big one can always beat a good little one." That adjective "good" is the catch!

Falstaff, because he did only those things that stimulate physical growth, waxed so fat that "he could not see his knees." Some organizations, hypnotized by the aspiration to achieve conspicuous size, ignore the stern virtues that make for institutional good health and resilience, sacrificing agility for mere mass. Had a stone the gift of directed mobility, it could evade the drops of water that will otherwise wear it away.

Expansion, as a process, is subjected to the inescapable operation of the law of diminishing returns—unless at least one compensating factor is constantly used to offset the workings of that law. The saving factor is *controlled growth*.

AMERICAN UNITED LIFE INSURANCE COMPANY

Established 1877



Indianapolis

the reasons for buying, but action stems from emotional appeal, whether it is personal insurance or business insurance.

"Seeking out" people permits the agent to select those with whom he wants to do business. With this privilege and opportunity, there is a responsibility. "If a friend of yours dies without a will, it might well be because his lawyer friend waited for him to come to his office; the doctor friend receiving no call could not recommend earlier medical attention; the trust officer friend suggested no trust because the man did not seek his advice; his business records are jumbled and confused because he had not seen fit to retain an accountant," he declared. "But you, and you alone, are responsible if you did not avail yourself of the opportunity to seek him out and urge his intelligent purchase of adequate life insurance. The technique of our business permits it and you must not shirk it."

L. B. Perin, Fidelity Mutual, president, announced that the June meeting will be an outing at Kenwood Country Club.

Complete 13-Week Course

A 13-week career underwriting course has been completed at Oakland under the auspices of the educational committee of the Oakland-East Bay Underwriters Assn. More than 100 agents, trust officers and agency cashiers were enrolled in the classes which were held every Saturday morning. Edward Galbraith, Equitable Life of Iowa, and Gordon Crosby, New England Mutual, got lecturers from throughout the business world. Chairman of the committee is Ralph York, Standard of Oregon.

Membership Drive in Cal.

Presidents or representatives of all local associations in southern California attended a luncheon at Los Angeles to forward plans for a membership drive. Charles E. Cleeton, Occidental Life,

N.A.L.U. trustee and chairman of the California association membership campaign, outlined the plans for the drive.

Peoria—Life Insurance is the only form of property expressly created to provide an income, which is the chief reason for owning property, T. H. Tomlinson, sales promotion manager of Bankers Life of Iowa, declared "Life insurance is the greatest non-creed, non-racial, non-denominational and non-political institution in America today, ranking in influence with the church and school," he concluded.

Emporia, Kan.—W. E. Moore, State Association president, spoke on "This Problem of Life."

Manhattan, Kan.—Charles S. Cowell, Prudential, is the new president, succeeding L. E. Hobbs, Manhattan Mutual; Neal E. Haggard, Provident Mutual, vice-president, and R. R. Bennett, Jefferson Standard, secretary.

Dodge City, Kan.—Elmer Henry, Victory Life, spoke on the Western Kansas Development Assn. and the future possibilities of this section.

Lincoln, Mo.—C. Vivian Anderson, Provident Mutual Life, Cincinnati, spoke of "Life Insurance and Trusts."

Kansas City—The women's division will hold its annual party May 24. Norma Wasson is chairman of the division.

Burlington, N. C.—J. G. Barham is the new president, succeeding D. C. Lewis. John Pace and Bill Davis are vice-presidents; Odell Salmon, reelected secretary; M. C. Stevenson, state committeeman, and R. O. Browning, national committeeman.

Raleigh, N. C.—Ben Cole has been elected president; Obie Harmon and Joe Devine, vice-presidents; Irving Jackson, secretary.

Greensboro, N. C.—James B. Taylor has been elected president; W. G. Booker and W. Dick Hinton, vice-president; W. D. Fussell, secretary; A. M. McGlamery, state committeeman; and Alvin T. Haley, national committeeman.

Lincoln, Neb.—The Lincoln association is helping pick up lapsed GI policies, in cooperation with veterans administration. The reinstatement campaign is under the direction of Tom Smeester.

Red Wing, Minn.—Milton Buscher, Equitable Life of Iowa, will speak at a meeting here of the Red Wing, Rochester and Winona associations.

CHICAGO

UNDERWRITERS GROUP ELECTS

Fred Smith of Union Life was elected president of the Chicago Home office life underwriters at the annual meeting. Louis Faser, United of Chicago, was named vice-president and Theodore Braasch, Continental Assurance, secretary-treasurer.

Dr. J. E. Hunsinger, medical director Alliance Life, talked on types of arthritis, stating that uncertain and indefinite diagnosis has created much difficulty in underwriting arthritis risks. The group will not meet again until September.

EDELSTEIN AGENCY GAINS 233%

The J. Milton Edelstein general agency of Connecticut Mutual in Chicago reports 233% increase in paid production for the first quarter of 1947 over the same period of 1946. It was the number 1 agency of the company with largest increase for that in the United States. The agency was established in December, 1945. It specializes in insurance for business, tax purposes and estates. Edward G. Edelstein is brokerage manager.

TO SPEAK ON PENSION PLANS

Edward H. McDermott, senior partner of McDermott, Will & Emery, Chicago law firm, will address the Group Supervisors division there June 2 on "Some Trends in Pension and Profit-Sharing Plans."

NORTH TO MOVE OFFICE

W. E. North, manager of New York Life for northern Illinois, who has his offices at 134 South La Salle street, Chicago, will soon move to 208 South La Salle street.

FRANZEN TO FRANK AGENCY

Henry E. Franzen, one of the leading agents of Massachusetts Mutual country-wide, has become associated with R. W. Frank, general agent of State Mutual in Chicago. Mr. Franzen has been in the business at Chicago since 1925, when he joined the old A. A. Drew agency of Mutual Benefit. Early in 1940 he went with the Houle agency of Massachusetts Mutual in Chicago, with which he has been connected until the present transfer. In 1944 he led all the company's Chicago agents, in 1946 was second, and he always with that company was among the first 100 agents nationally in Massachusetts Mutual.

The Frank agency last year led all State Mutual agencies with about \$6 million paid production. It now has a full-time staff of 16 agents and also does considerable brokerage business. One of the agents is Robert H. Smith, better known as the famous "Snuffy" Smith of



H. E. Franzen

Flying Tigers fame under General Chen-nault in the China theater during the war. The leading agent last year was Leslie R. Schaffler.

FORM MULTIPLE LINE AGENCY

Edward E. Lamb, Chicago general agent of Columbian National Life, has organized the firm of McCormick, Beatty, Lamb & Fergus, which has incorporated and has taken offices at 542 Roanoke building. Mr. Lamb has had in mind for many years the establishment of an agency writing all classes of business. In addition to his life insurance work, he built up personally a very fair account for other classes. The agency will now take on recruits who will be drilled in selling all lines. Each one is supposed to augment the other and provide producers with a greater market.

The firm consists of Leander J. McCormick, R. J. Beatty, Jr., manager of the McCormick estate; Mr. Lamb and W. D. Fergus, son-in-law of Mr. McCormick. They expect to write a much larger volume of life insurance than Mr. Lamb did when he was alone. They have taken on Sun Underwriters, Standard of Hartford, Franklin National for fire lines; Aetna Casualty and United National Indemnity for casualty

Strong and Progressive Illinois Bankers Life Assurance Company

Monmouth, Illinois A RECORD OF PROGRESS Financial Statement

December 31, 1946

Assets	
U. S. Government Securities.....	\$16,637,655.34
Other Bonds—	
Railroad.....	\$1,226,170.58
Public Utility.....	444,925.87
State and Municipal.....	595,943.79
Industrial and Miscellaneous.....	29,400.00
Cash.....	2,296,440.24
First Mortgage Loans—	
Farms.....	797,536.53
City Properties.....	1,891,684.47
Real Estate—	
Farms.....	327,146.30
City Properties.....	332,285.90
Real Estate Sold Under Contract—	
Farms.....	191,238.50
City Properties.....	228,311.22
Policy Loans and Interest—	
Secured by Policy Reserves.....	4,235,013.43
Stocks—	
Preferred and Common.....	631,325.43
Premiums—	
Due and Deferred.....	443,959.71
Interest and Rents—	
Due and Accrued and Other Assets.....	106,522.83
TOTAL	\$30,141,566.33
Liabilities	
Policy Reserves—To meet policy obligations as they become due by death, maturity or disability.....	\$23,155,051.14
Claims Due and Unpaid.....	NONE
Reserve for Death and Disability Claims—	
Upon which proofs have not been completed.....	204,030.87
Reserve for Claims—Upon which Notice of Death or Disability had not been received on December 31.....	54,039.90
Present Value of Installment Claims.....	208,836.54
Trust Funds—Association Policies.....	2,305,903.40
Policyholders' Funds—	
Dividends and Savings left on Deposit.....	\$1,081,936.94
Dividends due and Declared.....	47,126.36
Premiums and Interest, Paid in Advance.....	141,798.51
Survivorship Funds.....	23,011.58
Reserve for Taxes.....	98,681.57
Miscellaneous Liabilities.....	165,293.75
Contingency Reserve for Fluctuations in Asset Values.....	300,000.00
Total Policy Reserves and Liabilities	\$27,755,710.45
CAPITAL.....	200,000.00
SURPLUS.....	2,155,855.88
Surplus to Protect Policyholders.....	2,355,855.88
TOTAL	\$30,141,566.33

Life Insurance in Force	\$116,942,361.00	
Increase of Life Insurance in Force in 1946	\$5,502,249.00	
Payments to Policyholders and Beneficiaries in 1946	\$2,367,457.00	
Gain in Assets in 1946	\$702,814.99	
Gain in Surplus in 1946	202,566.55	
LIFE	ACCIDENT	HEALTH
ADULT AND JUVENILE		

Lucky You!

IF YOU KNOW ABOUT
THIS COMPANY'S

7 "Specials"

ALL REGULAR FORMS
plus
JUVENILE

TERM RIDER TO 65
MONTHLY REDUCING TERM
NO-CLAIM BONUS (ACCIDENT)
SPECIAL A&S DISABILITY PROGRAM
INDIVIDUAL HOSPITALIZATION
FOREIGN COVERAGE

"Ask
U.S."

The United States Life

INSURANCE COMPANY
IN THE CITY OF NEW YORK

and surety. Mr. Lamb is head of the organization and he and Mr. Fergus will be the chief operators. The firm has joined the Chicago Board.

RECORDS

BANKERS LIFE OF IOWA—Insurance paid for in April exceeded \$14,200,000 of which more than \$13,150,000 was ordinary, an increase of more than \$750,000 in ordinary paid for compared with the same month last year. Total ordinary and group paid for in the first four months amounts to more than \$49½ million, increase of more than \$8 million.

Insurance in force at the end of April stood at \$1,187 million, an increase this year of \$39½ million.

NEW ENGLAND MUTUAL LIFE—New business of more than \$105 million completed the first four months of 1947 surpassed last year's record production figures by nearly \$20 million. Of its 71 general agencies 64 are running well ahead of quota and the company as a whole has fulfilled 49% of the quota assigned for the year.

The Peoria agency had the largest percentage gain, 235%, in new business over the corresponding period in 1946. San Francisco and Oakland are leading in percentage of quota completed with 81% and 78% respectively.

Always be fully prepared with the new *Unique Manual-Digest*.



1867
1947

On January 25, 1867, the Equitable Life of Iowa was founded in Des Moines, then a frontier town of 8,000 people.

The 80 intervening years have witnessed the development of that pioneer enterprise into a national institution. In contemplating the completion of its first century of service, the Company will continue to conduct its affairs in the sound, constructive and progressive manner which Time has so thoroughly tested.

**EQUITABLE
LIFE of IOWA**

Founded in 1867 in Des Moines



Atlantic Offers Greater Opportunity

1947 brings greater opportunity to many Atlantic Life representatives—a contributory Retirement Plan which will provide income benefits for both future and past service, a group insurance plan, with coverage in the form of Annual Renewable Term with disability benefits, and an agency contract providing substantial first year and renewal commissions and a continuous service fee.

These features, together with a salary and incentive commission contract, offer real opportunity for those interested in a life insurance career.



Lighthouses at Cape Henry, Virginia—the old lighthouse being the first established by the United States Government on the Atlantic Seaboard.

**ATLANTIC LIFE
INSURANCE COMPANY**

Organized 1899—Richmond, Virginia

Directing the Way toward Financial Security
since the Turn of the Century

LIFE AGENCY CHANGES

Polster Franklin Life's Cincinnati General Agent

Oscar Polster has been appointed general agent at Cincinnati of Franklin Life. He has spent the past 26 years in life insurance. He joined Metropolitan



OSCAR POLSTER

in 1921 and served as agent, assistant manager and supervisor of field training. For 12 years he has devoted his time to the training and development of management.

He will combine personal production and the development of a general agency for Franklin at Cincinnati.

George W. Kirkley has been appointed general agent at Arlington, Va., of Franklin Life. He was for 14 years associated with Metropolitan as assistant manager.

Occidental Names Rainey Amarillo General Agent

Occidental Life has opened a new Texas office and appointed William H. Rainey general agent at Amarillo. He has had more than 18 years experience in life insurance. He was born and reared in Tennessee and joined Equitable Society at Hartford in 1929, serving that company 1930-1933 as district manager. From 1933 to 1945 he was a supervisor of Aetna Life in northern New York state, moving to Amarillo as assistant general agent in 1945. He has been very active in civic and community life there.

His territory will include the Texas Panhandle.

Launch New Harrisburg Agency of Reliance Life

The central Pennsylvania department of Reliance Life was formally launched with a luncheon in the Penn-Harris Hotel, Harrisburg, and a reception at the recently completed offices at 211 Pine.

Harold L. Beckley is manager. He has been building his agency force from temporary headquarters awaiting renovation of his office building.

Among the guests were Ralph Alexander, deputy Pennsylvania commissioner; Jay N. Jamison, executive vice-president of Reliance Life; Robert C. Knell, vice-president; John F. Johns, agency vice-president, and James H. Layton, assistant vice-president.

Walton to Providence Post

Russell A. Walton has been named manager at Providence of Union Mutual Life. He joined the Union Mutual in 1941 as an associate of the Fred T. Jordan home office agency. Following two years in the maritime service, he returned to join the home office staff as New England supervisor.

Prudential Appoints Two Managers in Field

Peter W. Anderson has been named district sales manager in the St. Louis group sales office of Prudential, to take the place of the late Aldrich A. Hanicke. A resident of Missouri since boyhood, Mr. Anderson is well known in St. Louis insurance circles. Before joining Prudential he spent 18 years as a group representative of General American Life.

Edmund C. Mason has been appointed manager of the Olean district office. He takes the place of J. DeVere Green, who is being transferred to Houston to manage a new office to be opened.

Mr. Mason, native of Cape Vincent, goes to Olean from Watertown, N. Y., where he has been assistant district manager. He started there as an agent in 1934, and later served in Tupper Lake and Utica before returning to Watertown. His service with Prudential was interrupted by two years' duty in the army.

Grummon General Agent

Stuart N. Grummon of Mason City, Ia., war veteran, has been appointed general agent for north central Iowa by Franklin Life and the accident and health division of Continental Casualty.

Open Austin, Tex., Agency

A new district agency has been opened at Austin, Tex., by John Hancock Mutual Life with John F. O'Brien as manager. He formerly was assistant district manager at Hartford.

J. E. Walmsley Promoted

J. E. Walmsley, field assistant at Waterloo, Ia., of Equitable Society, has been promoted to district manager at Burlington, Ia.

Rider to Beeville, Tex.

N. W. Rider, formerly with the American Home Life as general agent at San Antonio, has been transferred to Beeville, Texas.

Tabor in Harrisburg Post

Ben L. Tabor has been appointed manager at Harrisburg, Pa., of Jefferson Standard Life. He succeeds W. A. Reynolds, who goes to Spartanburg, S. C., as manager.

Thomas A. Shumaker has joined the Los Angeles office of Marsh & McLennan in the life and accident and health department. He formerly was with Business Men's Assurance at Oakland.

C. L. U.

Schultz Speaks in Chicago

Harry R. Schultz, Persons agency, Mutual Life in Chicago, will address the annual luncheon meeting of the Chicago C.L.U. chapter June 4 on "Business is Good in Business Insurance."

O'Donnell D. C. Head

WASHINGTON — Charles W. O'Donnell has been elected president of the District of Columbia C. L. U. chapter succeeding George Haines. Vice-president is Chester R. Jones; program chairman, Charles W. Hackney; secretary, Joseph M. Silverman; new directors—W. Elwood Baker, James S. Holmes, J. Mitchell Owens.

Hinkle Speaks at Madison

Roland D. Hinkle, Equitable Society, Chicago, president American Society of C.L.U., speaks at a special breakfast meeting of the Madison chapter, May 23. At noon he will address the Madison Assn. of Life Underwriters.

AGENCY MANAGEMENT

Hold L. A. Managers Conference May 28

The Life Insurance Managers Assn. of Los Angeles has completed its program for the managerial conference there May 28.

The morning session theme will be "The Manager as a Business Man in 1947." Speakers include Laurel A. Miller, Sun Life of Canada; James H. Cowles, Provident Mutual Life; Paul F. McBride, Occidental Life, Long Beach.

The first afternoon session will take up "The Manager as an Organizer in 1947." Speakers are Phineas Prouty, Connecticut Mutual Life; John R. Mage, Northwestern Mutual Life Co.; Robert L. Altick, Massachusetts Mutual Life.

Speakers on "The Manager as a Production Manager in 1947" will be Warren Day, New York Life, Pasadena; Thomas G. Murrell, Mutual Benefit Life; Ron Stever, Equitable Society.

Dan Danielson, vice-president of Barker Bros. department store, will give the closing talk.

Mark S. Trueblood, Union Central Life, chairman of the program committee, will preside. Managers associations that will be represented include Arizona, Long Beach, San Diego and Hawaii.

Mrs. Allen Elected Head of Los Angeles Cashiers

LOS ANGELES—The Life Agency Cashiers Assn. has elected as president, Mrs. Naomi Allen, American National Life; vice-president, Carl Webb, Bankers Life of Iowa; secretary, Miss Katharine Sanborn, Pacific Mutual; treasurer, H. W. Goetz, Manufacturers Life.

Adolph Hasse, assistant manager home office renewal department, Pacific Mutual, was voted the most valuable member in the last year.

Harold Malone, membership chairman, reported there are now 49 members, a gain of 22 in the year, and that the association is now the largest life cashiers group in the United States and Canada.

A. White, Phoenix Mutual, is retiring president.

Hold Panel at Fort Worth

The Fort Worth Life Managers & General Agents Club Monday heard a panel discussion, with George Brooks taking up "What to Do with the Pre-war Agent Who Is Beginning to Suffer a Slump in Business"; James D. Edgecomb, secretary-treasurer, discussing "What to Do for the Post-War Agent." A nominating committee was named to prepare a slate of officers for the annual meeting in June.

Conventions Are Reviewed

At the May meeting of the Utah Life Managers highlights of the American Life Convention regional meeting at Denver were given by President Ray H. Peterson of Pacific National Life and the managers' conference at Chicago was reviewed by Kenneth W. Cring, Pacific National superintendent of agencies. The annual meeting will be held in June.

Toledo Cashiers' Officers

Mrs. Doris Bittick has been elected president of the Toledo Life Agency Cashiers Assn. Miss Laura Ingalsbee was elected vice-president and Miss Cora Yeter secretary.

Slate W. R. Jenkins in Texas

W. R. Jenkins, vice-president of Northwestern National Life, will be principal speaker at the conference of Texas general agents and managers, at Houston the morning of June 6. This meeting will precede the opening of

afternoon of the convention of Texas Assn. of Life Underwriters.

Mr. Jenkins' talk will be followed by a question and answer panel, participated in by Stanley Martin, State Mutual, Dallas; Jesse N. Fletcher, Great Southern, San Antonio, and Dick Lewis, Great National, Austin.

Milwaukee Cashiers Elect

Joseph S. Weeks, Equitable Society, has been elected president of the Life Insurance Cashiers Assn. of Milwaukee, succeeding John Crosby, Massachusetts Mutual. Edwin Schumacher, Old Line Life, is vice-president, and Miss Irene Smith, Central Life of Iowa, secretary.

Wash. Department Men Speak

The Seattle Life Managers Assn. Monday heard a talk by Commissioner Sullivan of Washington and Deputy Parks on the new insurance code and the Guertin laws.

William Z. Robinson, general agent of Fidelity Mutual Life, explained the Washington state community property law.

COMPANIES

President Cox Writes History of Union Central

W. Howard Cox, president of Union Central Life, has written a history of that company. He entitles it "1867 Was a Year When History Was Made". In his preliminary he calls attention to the fact that in 1867 Alaska was purchased by the United States. The Kimberley diamond field in south Africa was discovered the same year. That year a big suspension bridge crossing the Ohio river from Cincinnati to Kentucky, the largest of its kind at that time, was constructed. Cincinnati was a busy city. Men were returning from the civil war and everybody was busy, the atmosphere was surcharged with enthusiasm.

President Cox then reviews the history of Union Central and takes it down through the years, showing its magnificent achievements and great service. The company is now celebrating its 80th anniversary.

Big Business Insurance Gains

Business insurance has shown an increase in volume as well as a larger percentage of total business paid-for in Mutual Benefit Life in the first four months of this year. The total was \$11,152,560 or 16.3% of the total paid-for, as against \$4,857,900 and 8.7% for the same period last year, and comes to 60% of the total business insurance sold last year. A special business insurance plan developed by the company is credited with stimulating the sale.

New Company in Wash.

VANCOUVER, WASH. — National Reserve Life has been organized here and licensed in Washington. O. W. Russell, Oswego, Ore., president, also is president of Columbia Empire Founders.

H. E. Moen is vice-president and agency director; Dr. U. C. Coe, Oswego, vice-president and medical director; Dr. L. C. Hockett, vice-president; Everal Carson, vice-president and counsel; Tom Adams, secretary, and Eva Burgett, treasurer.

Observe Cavanaugh Month

Federal Life agents May 15 began observance of Cavanaugh month, honoring President L. D. Cavanaugh. June 2 is his birthday.

Speaking at an agency meeting in Chicago which launches the campaign, Mr. Cavanaugh reported that in the first four months of 1947, substantial gains were made in new business, both life,

and accident and health, as well as in income, assets and earnings. New life business written in the first four months was 18% more than in the corresponding period of 1946. Premium income on accident and health business for the first four months was approximately \$123,000 in excess of that for the period of 1946. Life insurance in force has passed \$109 million.

The goal for life insurance volume in the campaign is \$2 million.

Eastern Life In Force Rises

Eastern Life reported nearly \$34 million of insurance in force and assets of nearly \$6 million at the annual stockholders meeting, held at the home office in New York.

Directors who were elected for a three-year term are Benjamin Blumenfeld, Benjamin Browdy, Paul Himmelfarb, Henry Rosenbaum, Louis Rosenzweig, Morris Thau and Harry Yarin.

5 REASONS WHY

AMERICAN PROGRESSIVE Sets the Pace Again in 1947

with a new

Unique Lump-Sum BLANKET Health Protection PROGRAM

Our "FIT THE NEED" health protection policies pay or come close to paying, the FULL AMOUNT of the expense or loss incurred when sick or injured, for both IN or OUT of hospital. Our scheduled or Lump-Sum Blanket Benefit Policies provide the widest and most complete protection ever offered in any policy!

4 WAY BLANKET HEALTH PROTECTION POLICY

- NO LIMITS or specified amount of benefits
- PAYS for EACH ACCIDENT or SICKNESS
- COVERS IN or OUT of hospital
- PAYS the BILL in FULL (up to policy lump-sum limit) for HOSPITAL, SURGICAL, MEDICAL TREATMENTS, NURSE SERVICE and MISC. EXPENSE

"AMERICAN WAY" Hospital and other Disability benefits POLICY

- HOSPITALIZATION, with liberal misc. expense benefits
- MATERNITY confinement, doctors fees*
- MEDICAL TREATMENTS*
- NURSE SERVICE
- INCOME during disability IN or OUT of hospital

EXCLUSIVE! "E. E. I. R." EXCESS EXPENSE IN-DEMNITY RIDER

When attached to any A. P. Blanket Coverage Policy for both ACCIDENT or SICKNESS

- CONVERTS Policy to BLANKET COVERAGE for both ACCIDENT or SICKNESS and pays the FULL AMOUNT of the BILL for whatever policy provides, up to limit

"PROGRESSIVE" ACCIDENT and HEALTH POLICY

- LIFE TIME INCOME during total accident or sickness disability
- PRINCIPAL SUM LOSS paid within 12 months of immediate disability. IN ADDITION to monthly indemnity
- LIBERAL double indemnity clause
- WAIVER of premium clause
- LIBERAL Hospital, Medical, Nurse service, \$500 bonus rider with \$500 BLANKET ACCIDENT COVERAGE

TAILOR MADE "FRANCHISE" POLICY

- COMPLETE COVERAGE for Semi-groups (minimum of five) in case of sickness or injury covers
- LOSS OF INCOME
- HOSPITALIZATION or NURSE SERVICE (at home)
- SURGICAL OPERATIONS
- MEDICAL TREATMENTS For Employees and their Dependents

**Liberal Commissions
Unusual Agency Opportunities
Write for full details**

American Progressive Health Insurance Co. of N. Y.
92 LIBERTY STREET
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If You Live In A Town Of Under 30,000

Your opportunity for success is greatest in just such towns and we have something good to sell — with attractive compensation.

General Agency territory open in —

KENTUCKY
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For further information write to J. DE WITT MILLS, Supt. of Agents

MUTUAL SAVINGS

MISSOURI'S FIRST WHOLLY MUTUAL LEGAL RESERVE COMPANY

Life Insurance Company

812 Olive Street

Allen May, President

St. Louis 1, Mo.

AMONG COMPANY MEN

Yungman Research Director for Connecticut General

A. T. Yungman, Philadelphia, has been appointed director of sales research for Connecticut General Life. He is a graduate of University of Pennsylvania in electrical engineering, 1914. After service in naval aviation in the first

agency as supervisor. He attended Massachusetts State College and for 13 years was connected with Grand Union Stores as a superintendent. He is a trustee of Barre Presbyterian Church.

Hodder Vice-president of Mount Rushmore Life

Donald R. Hodder, assistant insurance director of Nebraska, has resigned to become vice-president of Mount Rushmore Life of Rapid City, S. D.

Selection of a successor in the department will be deferred, director Stone declared.

Mr. Hodder has been connected with the department since 1938. He was an examiner for four years, then spent five years as actuary and assistant director. He was acting director from July 1, 1946, to Jan. 1, 1947. Before entering public service, Mr. Hodder for eight years was associated with Midwest Life of Lincoln.



D. R. Hodder

Anderson Treasurer of Home Life, Philadelphia

Charles T. Chase has retired as treasurer and director of Home Life of Philadelphia, and is succeeded by Carl H. Anderson. Mr. Chase is 70. He has been a director since 1915. He served as secretary of the executive committee from 1931 and he had been treasurer since 1941.

Mr. Anderson is a graduate of Harvard law school, and practiced law at Philadelphia until he entered the navy from which he emerged as a commander. He is a partner in the law firm of Shoyer, Rosenberger, Highley & Burns.

Bernard L. Conner, formerly vice-president and secretary, has now been elected executive vice-president and secretary.

Everett Richard, financial secretary, has been elected a director replacing Harry C. Evans, who resigned because of ill-health.

John Hancock Group Lineup

John Hancock Mutual Life has appointed Gerald W. Follin, Jr., home of-

fice group sales representative at Nashville, James S. Flower at New Orleans, Charles H. Hill at Los Angeles, James W. Ryan at New York City, and Philip P. Wilson at St. Louis.

Dominion Advances Two

Dominion Life has appointed E. G. Schafer, who has been associate actuary since 1940, assistant general manager. H. M. Atrubin has been named associate actuary.

ACCIDENT

Selling Should Be Fun: Be Different, Ditmars Urges

NEWARK—"By screw-ball selling I mean that it pays to be different," Fred A. Ditmars, Massachusetts Mutual Life, president of the Life Insurance Trust Council of North Jersey, told the New Jersey Accident & Health Assn. Club in his talk on "Screw-Ball Selling."

"Success in this business, as in any other, consists in accomplishing results by methods that are not written in the textbooks—by daring to be different," he said. "This does not mean that the technique should be inconsistent with the principle of sound salesmanship. On the contrary, it becomes ridiculous when it violates these principles and the great danger in this type of selling is that unless great care is exercised, your client may get the idea that you do not take your job seriously."

"The screw-ball selling is a powerful explosive and it must be handled with care. There are some who are adroit in the handling of it, but they are a type of personality possessing a certain mental agility and natural ability to jump from the sublime to the ridiculous and vice versa without attempting to make the ridiculous sublime or the sublime ridiculous."

"Living should be fun. Life insurance and all that it stands for is an integral part of life. There is no reason on earth why the buying and selling of life insurance should not be fun too. Doesn't one buy life insurance to produce happiness either for the family or self or both? Why then be morbid about it? Let your client enjoy buying life insurance, let him enjoy doing business with you. Be the sort of a guy he enjoys seeing. You will leave him with a sense of well being, a sense of having performed a serious obligation and strangely enough he finds he has spent money and had fun doing it."

In conclusion, Mr. Ditmars pointed out that "the trouble with life insurance selling is that it has become too pro-

saic. If we don't look out we bog down in a mire of statistics and mathematics. You have got to make your job of selling interesting to yourself as well as to your prospects. So sell happiness, sell security, sell a good time for your prospect and his family and enjoy yourself in the bargain. Life insurance is fun."

Doctors and Wis. Co-ops Agree on Sick Care Pattern

Wisconsin Assn. of Cooperatives and State Medical Society of Wisconsin have reached an agreement on legislation for cooperative sickness care systems and so reported to a joint meeting of senate and assembly public welfare committees. However, insurance spokesmen attacked the measure principally on the ground that these schemes would not be subject to full insurance department regulations and would completely escape taxation. The insurance spokesmen were Fred Kelvey, Milwaukee A. & H. Assn.; W. L. Jackman, Wisconsin Insurance Alliance, and C. B. Stumpf, Madison Assn. of A. & H. Underwriters.

The Medical Society had been insisting that at least 51% of the doctors in the area served by a proposed plan must agree to participate in it before it shall be launched. Finally the Medical Society reluctantly yielded on the point and that broke the deadlock.

Under the bill cooperatives could organize schemes to provide sick and hospital care, build hospitals and contract for medical and dental service. Cooperative payments to the doctors and dentists would be on a salary, per capita or a fee-for-service basis.

Plan Cal. A. & H. Convention

LOS ANGELES — After hearing plans for the state convention of the California Assn. of Accident & Health Managers Clubs, presented by President Walter E. Mast of Continental Casualty, the Accident & Health Managers Club of Los Angeles heard Walter L. McKee, Connecticut General Life, president of Los Angeles Accident & Health Assn. talk on what is ahead of the new association and what it should do to promote educational work among the members.

Mr. Mast suggested either Oct. 17 or Oct. 24 at the tentative date for the convention. It also was agreed upon that the club's annual dinner and golf tournament be held at the time of the convention.

Urges Full A. & H. Cover

At the first annual convention of Insuromedic Life at Dallas, President Pioneer Fisher said insurers are failing the people unless they insist on their salesmen selling full accident and health protection instead of just accident and hospitalization. He contended that the public needs income protection for sickness and accidents, that this contract gives broader protection and will enable the companies to stay in business under American free enterprise.

Mr. Fisher gave out 194 silver dollars to salesmen who qualified in the April contest. He stated that April showed the greatest increase in sales per man of any month since organization.

Oppose Illinois Amendment

The Illinois house has amended a bill which puts on the insurer the burden of proving that insured's death was not caused by violent, external or accidental means, when that question is raised in a life double indemnity cause, to apply to accident and health cases as well.

It is being strongly opposed by accident and health insurers.

New Pittsburgh Officers

Eugene J. Boyle, Mutual Benefit H. & A. and United Benefit Life, has been elected president of the Pittsburgh Assn. of Accident & Health Underwriters. Milton A. Boyd, Hoosier Casualty, is secretary.



A. T. YUNGMAN

world war, he became associated with a manufacturing company.

In 1932 Mr. Yungman resigned as vice-president to join the Pittsburgh office of Connecticut General. He was appointed manager there in 1934. In 1939 he was sent to Philadelphia to coordinate research and sale activities of the Philadelphia agency. His new duties will include development and planning of sales procedures for the entire company.

John G. Karnedy Named National Life Agency Aid

John G. Karnedy has been appointed agency assistant at the head office of National Life of Vermont. He started with National Life in 1943 as an agent at Barre, Vt., and was shortly named as an agency supervisor as well. He quickly made his mark in personal production and in supervision. After army service he returned to the Vermont

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LIFE SALES MEETINGS

American National Holds Unique Sales Rally at Indianapolis

Nearly 100 American National representatives and their wives from 16 southern states attended a convention at Indianapolis this month.

The three-day meet was run along novel lines. Called the "University of Insurance and College of Fun," the school theme was carried out in every activity.

Executive Vice-president W. L. Vogler opened the convention and introductions were performed by "Dean" W. V. Woollen, director of agencies for the central division. Special freshman caps were worn. Superintendent D. J. Martino, acting as dean, introduced instructors at the beginning of each class. Speakers the first day were: E. E. Risinger, New Orleans, on package selling; Art Meharg, Detroit, on clean-up fund; Mrs. Zola Graham, Florence, Ala., on the readjustment period income; W. B. Bright, Philadelphia, school period income; W. A. Rosenberg, Minneapolis, income for wife, and mortgage cancellation by S. U. Hardie, Jr., Florence.

A class on college education funds packages was conducted by Obra W. Anderson, Jackson, Miss., and another on retirement income by Oscar Winfield, Birmingham.

Campus activity included a tea in the afternoon for the ladies and a reception by Mr. Vogler.

A lecture on selling the simple program by David Lauer, Philadelphia, opened the second day's session. Mr. Martino followed with a discussion of settlement options. V. W. Valade, Detroit, conducted a period on mechanics of programming, followed by George Christopher, who took up aids in programming and social security in selling. American National's new kits for programming and employing social security were introduced.

Banquet Second Night

Campus activity included theater and tours during the afternoon with a banquet in the Claypool hotel. A silver plaque was presented to Mayo Foreman, New Orleans, president of the leading producers club. Special awards were made to W. B. Johnson, general agent at Springfield, Mo., for qualification to the Million Dollar Round Table and Mrs. Graham on qualification for women's quarter million round table. Director of Agencies Ted Woollen opened the third day with an outline of the business insurance field. J. K. Ashley, Indianapolis, followed on selling the sole owner. R. C. Smith, New Orleans, covered partnership insurance.

The final lectures were given by Mrs. Goodman, Minneapolis, on key man insurance, and W. B. Johnson, Springfield, salary savings.

Guest speaker was Robert M. Ryker, Insurance Research & Review. Mr. Vogler gave tips on the future when he talked on "What's Ahead," and Mr. Woollen presented diplomas and school colors to all graduates.

The convention set the pattern which will be followed generally at Laredo, Tex., May 27-29, and at Riverside, Calif., June 17-19.

Conn. Mutual S. W. Regional

A regional meeting of Connecticut Mutual Life was held at Oklahoma City for agencies in Oklahoma, Kansas, Missouri, Colorado, Texas and Louisiana, with 115 in attendance. George F. B. Smith, vice-president and agency director, attended.

The two-day conference centered attention on programming and estate analysis. Robert H. Carter, general agent

for Oklahoma and chairman of the group, was in charge.

Hold Equitable, Ia., Convention June 2-5

The 35th annual production clubs convention of Equitable Life of Iowa will be held at the Edgewater Beach Hotel, Chicago, June 2-5. Joint sessions of the Agency and President's Clubs, which are the junior and senior clubs for agents, and of the Organization Club, composed only of general agents, will be conducted June 2-3. The President's and Organization Clubs and their guests will remain in session June 4-5. Ray E. Fuller, agency vice-president, will be in charge.

The theme is "The Quest for Quantity and Quality." Addresses will be given by F. W. Hubbell, president; Mr. Fuller, and a number of agents and general agents as well as other home office associates.

President's Club officers are: R. H. Sheldon, Los Angeles, president; W. H. Robbins, Kokomo, vice-president, and H. R. Ward, Detroit, secretary.

Agency Club: Ray Wernimont, Cedar Rapids, president; G. W. Burton, Grand Rapids, vice-president; C. E. Schultz, Sioux Falls, secretary.

Organization Club: H. A. Hedges, Kansas City, president, and V. W. Wiedemann, San Francisco, vice-president.

Minn. Mutual Men Meet in Mexico

The salvation of the life insurance business rests upon agents remaining in the life protection end and not attempting to develop the investment end too far, President H. J. Cummings of Minnesota Mutual Life told the two-day regional convention of the Texas agency force at Monterrey, Mexico. Other home office representatives were T. A. Phillips, chairman; and Fred G. Hansen and J. W. Gladders, superintendents of agents.

Mr. Cummings told the wives of agents the more they know about what their husbands do the more money the men will make, and he suggested that in their personal and social contacts they find prospects for their husbands. He reviewed progress of the company, there having been a substantial gain this year over last. The company now has in force \$448,000,000. He emphasized the importance of quality business and low mortality as related to sound operation of an insurance company, and also careful selection and persistency of business. Superintendent Hansen then presented a new plan which the company offers parents who wish to guarantee the education of a child. It is a combination of term insurance and an educational endowment, carried on the father's life. It guarantees education of the child and assures him a living income if the father should die before maturity. The term feature is to provide a monthly income for child until the endowment matures.

Honor Club President

Mr. Cummings presented Frank Ayres, Dallas, M Club president, who won this honor because of his high renewal ratio. J. W. Gladders, superintendent of agencies, presented a table showing earnings of an agent who persuades 10 men to save 10 cents daily each week. He showed how persistence of business is related to building an income of \$100 per week.

Mr. Gladders urged that agents select a plan and check the results of contacts, calls, interviews, and sales so they may determine where their weakness lies.

Mr. Cummings opened the second morning session and Mr. Gladders exhibited a chart which showed the importance of renewal ratio to income. Mr. Cummings explained the agents'

pension plan which the company has adopted. In a talk he said the only way to future security is through life insurance, now that income and estate taxes make it impossible for a man to save as his grandfather did. Life insurance is less subject to tax than other property, for when a man is able to make interest on money, the government takes away a large part of it.

The convention closed with a banquet. The dean of Minnesota Mutual's agency force in Texas, Sam R. Weems, McAllen, was introduced and presented a birthday cake.

Chairman Phillips Talks

Chairman Phillips who spoke on problems of the life insurance industry. He noted the rising cost of doing business which must be met by economical administration and conservation of business. He said some executives consider the problem of investment the most serious, but he does not accept that view, for he recognizes investment of funds as important but does not place it first. Some loss on investments is inevitable at times, he said.

He noted the effect of low interest rate on dividends and the maturing of policies, and also called attention to the fact that increase in the life span is affecting the cost of annuities. When

interest rates were high the company preferred having money left with it, but now this money is a problem. Proper management can and will meet problems, he stated.

B.M.A. Rally at Columbus

Business Men's Assurance will hold a regional sales conference for Ohio, Pennsylvania, Michigan and West Virginia agents at Columbus, May 23-24. Arrangements are in charge of E. W. Welton, Columbus manager. The home office will be represented by President J. C. Higdon, J. W. Sayler, vice-president in charge of sales; Dr. C. B. Ahlefeld, medical director; G. J. Tritch, field manager; Jack R. Morris, director of publicity; S. W. Fickle of the sales department and John Hovevar of the group department.

Minn. Mutual Men in Va.

Minnesota Mutual Life held a regional conference at Natural Bridge, Va., with 110 agents from the Atlantic states in attendance.

T. A. Phillips, chairman, and Harold J. Cummings, president, were speakers.

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Agents Are Bastion of Freedom

Life agents may "point with pride" to the part they are playing in preserving private enterprise and the democratic way of life, W. P. Lynch, assistant director field training administration department, Prudential, declared in a talk at the sales congress at Buffalo of the New York State Assn. of Life Underwriters, but the agents must strive harder, see more people and help to focus public opinion on the dignity and desirability of personally planned security, he said.

"Life insurance is the antithesis of statism. It is democracy in action. Day after day, the life underwriter preaches the doctrine of free enterprise; urges the individual to plan for his own security and that of his family, and encourages personal initiative and action. It is no coincidence that the world's highest standard of living is enjoyed by the United States and Canada, in which 7% of the world's population own more than 70% of the world's life insurance."

He said the millions of dollars in benefits paid out to insureds and their beneficiaries are impressive, but their true meaning is realized only when they are translated into food, clothing, shelter, education and security they are providing for men, women and children throughout the country. He noted that during the war there was an alarming increase in juvenile delinquency which is ascribed almost entirely by J. Edgar Hoover, director of the Federal Bureau of Investigation, to broken homes and lack of parental guidance.

"Does this statement mean anything to us," Mr. Lynch asked? "It is in our power to strike at the roots of juvenile delinquency by providing readjustments and a school period income to keep the family together during the formative years which are so important to the

mental, physical and moral development of the nation's children.

"In selling life insurance we satisfy the first instincts of man, the urge to protect his family. Of course, there are times when we meet such sales resistance that we wonder whether such an instinct exists. Any doubts we may have should be dispelled by the newspaper accounts of the recent mine tragedy at Centralia, Ill." He noted the pitiful messages written by the entombed miners as they were dying, consigning their loved ones to friends and relatives for care.

"Do we need a stronger motivation or inspiration than this, the realization that the insurance plans we sell fulfill the fundamental instinct of a father to protect his loved ones?" Mr. Lynch asked. "That should drive us to tireless efforts to bring the protection of life insurance to the families of our policyholders, prospects and friends. In our sales activities we are constantly confronted with objections and refusals which sometimes become discouraging. The realization that the desire for protection is instinctive in man should fire us with the determination to break through the hardest shell of sales resistance to the fundamental instinct which lies beneath.

"As we consider the meaning and value of life insurance to the individual, we can certainly point with pride to the opportunity we have to help people. That opportunity has its responsibility. We have a definite responsibility to sharpen our sales skill constantly by the use of visual aids; more effective sales English; the use of programming for the small and large buyer; and better time control; in short, to do all the things necessary to enable us to bring the message of life insurance more forcibly to more people."

The agents should get the perspec-

tive of looking on his business as professional service, he said. There was a time when he was regarded merely as a seller of policies. Inherent in the opportunity before life agents is the responsibility to render constant, capable and unselfish service. Constant service is necessary, he said, because life insurance is a living contract. It requires regular review and adaptation to meet the changing economic and family conditions of each insured. The proper sale of life insurance does not end with the delivery of the policy; it involves a continuing obligation on the part of the underwriter to tailor the policy to fit the ever-changing needs of the insured.

Capable service demands of the agent, as it does of the physician and lawyer, continuous study, he said. Every working week should include a definite time for reading and self-improvement. Unselfish service is the foundation of a professional attitude. It means that the agent thinks in terms of the good he can do for his prospects and not in terms of potential commissions. It means systematic service for the policyholders who never may purchase additional coverage. It builds a firm and friendly client relationship, which is another mark of a professional occupation. In the long run, he said, the agent who renders unselfish service does not suffer financially, but gains in personal stature and prestige, and enjoys a measure of job satisfaction that earnings alone never can buy.

Ortega Visiting U. S.

C. M. Ortega, president of Cuba Life of Havana, has been renewing old acquaintances at Richmond, Va. He will go on to California early in June to attend the annual meeting of the International Lions Club. His company writes industrial and ordinary life. It was organized by Mr. Ortega 17 years ago.

Before that he was manager of the foreign office of Continental Fire in New York. He also was connected with a Richmond agency for a time and with the Virginia rating bureau. One of the directors of Cuba Life is J. C. Bristow, general agent at Richmond of Home Life.

Doctors Honored by Society

Dr. H. E. Wiley is the newly appointed medical director of Southwestern Life and Dr. C. F. Brown is the new associate medical director. An article in the May 16 issue improperly identified them with Southland Life. Dr. Brown has been elected secretary-treasurer of the Texas Medical Directors Society and Dr. Wiley, chairman of its committees for life insurance forms and education and public relations.

Agents Urged to Be Frank in Discussing Death with Clients

NEW YORK—Pussyfooting phrases such as "should you pass out of the picture", and "if you should go away on a long trip" should not be used in interviews in place of the word "death", according to Hubert Davis, Knickerbocker agency, Union Central, New York City. Asserting that these phrases are suitable only for juveniles, Mr. Davis declared that normal men, interested in ordinary, are aware of death or they wouldn't be interested in obtaining insurance.

He pointed out that most men are afraid of death, but that they are aware and concerned with respect to the effect their death would have on their families. From the point of view of the agent and the client it is advantageous to think concretely with regard to death and its effects on a family.

No Shock Tactics

While urging an honest direct approach to the matter, Mr. Davis offered a word of caution as to method. Shock tactics, the phrases that will stop a man in his tracks, are not beneficial in an approach. "If you should die tonight" or "if you should die next week" are prospects every man must face but they are not faced with relish and the phrase serves only to alienate the prospect.

Approaching the matter from the point of view of the phrase "if you had died last week" provides two advantages.

The prospect isn't shocked because he didn't die last week, but he is inclined to wonder what would have happened to his family if he had, creating in his mind a picture of his family without his presence and without his income. This is the scene Mr. Davis believes an agent wants to set. It is the situation that opens a man's mind to the benefits of policy and is an approach that germinates the seed of thought resulting in an acknowledgement of a need for insurance by meeting the problem honestly and without equivocation.

Doom Conn. Tax Increase

HARTFORD—The finance committee of the Connecticut house voted an unfavorable report on the bill to restore a higher rate of taxation on Connecticut insurers which was in effect prior to 1945. Opponents claimed the increase would seriously affect the companies at a critical period.

Marmaduke Corby, Jr., American Mutual Life, has been elected president of the Junior Chamber of Commerce of Oklahoma City.



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"IT HELPS ME KEEP A HEALTHY FILE OF PROSPECTS."

Group Lessons in Texas City Loss

(CONTINUED FROM PAGE 6)

my ability as an actuary to predict, with reasonable satisfaction, what situations will cause losses is no better for peacetime conditions than it was for the generally recognized uncertainties of wartime conditions in industry. During the war years there arose repeatedly group cases where the experience proved opposite to that which was forecast. That was to be expected, and hence we played our cards close to our chest in setting up contingency reserves and determining dividend formulas. That played no small part in placing us in an excellent financial position to meet the shock of the Texas City loss. I, for one, need no further proof than this disaster that the amount a group insurance carrier has at stake may often be very high, and the company may have to pay off at very high odds. This, in turn, calls for a continuation of a long range conservative policy for group insurance, irrespective of competitive pressure and the unhealthy optimism it so often breeds."

Metropolitan Coverage

Metropolitan has less than 500 employees insured at the Texas City plant of Monsanto Chemical for group life, accidental death and dismemberment, and non-occupational weekly benefits, he said. The total insurance was about \$2 million for group life and \$1¼ million for group A. D. & D.—covering occupational as well as non-occupational losses.

The company knew the advantages of getting men to the disaster as soon as possible. G. N. Benziger, regional manager of the southwestern territory for the group division, flew down from St. Louis to take charge. R. V. Whitty, group supervisor, whose office is in nearby Houston, and R. S. Harrington, group service supervisor with headquarters in Dallas, were on the scene in a short time. H. E. Mellin, group regional supervisor, joined them later from the St. Louis office. In addition, Assistant Vice-president Dowling of the claim division and George McGullam, group claims supervisor, were dispatched to Texas City from the home office in New York.

Their purpose was to work with the employer in prompt handling of claims—not "prompt payment of claims, because we knew from past experience that in many cases a great disservice is rendered by immediately tendering the distraught, perhaps hysterical, beneficiary a lump sum payment of the full amount of claim (which averages about \$10,000 in this situation)."

Accordingly Mr. Benziger's primary objective was to make every effort to interview the beneficiaries, explain their benefits to them, tell them about optional modes of settlement, and suggest, when appropriate, a modest partial immediate payment for emergency needs with settlement of the balance deferred until later, when consideration can also be given to such other benefits as workmen's compensation and social security survivor's benefits.

The reports from Mr. Benziger, quoted in part by Mr. Hohaus, gives an interesting picture of the scene and the task of the insurance men who were there:

Reports From the Scene

"After presenting ourselves to the company executives . . . we made preliminary arrangements to put the wheels in motion early the next morning. Friday was extremely trying. The temporary offices had not as yet been set up. The town was in a complete stage of emergency. The company's records had not as yet been salvaged. We recognized several situations . . . the large sums of money available to the beneficiary—sums which resulted from social security, compensation, group life insurance, group accidental death and the \$1,000 fund donated by the company."

"We immediately consulted with the Monsanto officials, requesting their approval to recommend to each beneficiary the instalment payment plan. They ap-

preciated our suggestion and urged carrying out the idea to the very extreme. "So far the identification has been slow. . . . So many of the bodies have been either completely blown to pieces or burned beyond recognition. Late yesterday afternoon they found the finger print records which help in some degree to identify certain bodies."

"We must reconcile ourselves to a certain number of claims on missing people who will either never be found or identified. These were the people who were near the scene of the first explosion or stunned and burned to death in the operations immediately opposite the scene of the original disaster."

"There were several very sad cases where the employees had refused the insurance or had not completed their eligibility period. Two widows with children, who undoubtedly were desperately in need of money, not to meet immediate needs but for their future rehabilitation almost collapsed when they found that their husbands had refused participation in the plan. On the other hand I shall never forget the comfort and relief expressed by some beneficiaries and which could be read in the faces of others, when they realized the full significance of the security provided by the generous Monsanto group insurance plan. It seemed to entirely eliminate the panic among these working people who had been unable to set aside savings funds or purchase sufficient individual insurance to meet such an emergency."

One lesson, Mr. Hohaus said, is the desirability of having prepared in advance a well-defined procedure for setting into prompt motion an intelligent and sympathetic claim handling machinery for such catastrophes.

Canadian Officers in Session

(CONTINUED FROM PAGE 5)

ment cost less. Actually in a plan such as the Massachusetts savings bank life insurance scheme, he said, the costs are as high as those of Canadian companies using salesmen, and for some plans and at some ages Canadian companies can provide services at lower costs.

OPTIMISTIC VIEW

An expanding economy is in process, Paul F. Clark, president John Hancock Mutual, declared in his talk on "Life Insurance and the Promise of the Future," but he warned that some adjustments appear to be necessary.

Contrary to the opinions of many business leaders and economists, the end of economic development on this continent has not arrived. The economic horizon has been rolled back. Accelerated by war, a gigantic merchant marine has been built; distances have been halved and halved again by the new air fleets; new basic materials for manufacturers have been discovered and perfected; industrial equipment enlarged and modernized, and men trained to operate it upon a scale never before witnessed in so short a time. "In other words, our economic horizon has been rolled back. Such activity in the past has always meant an extended period of substantial growth in production together with increased real and dollar income. And unless we demonstrate a twisted genius for frustrating business expansion, we shall not fail to surpass earlier peace time levels by a substantial margin."

Suggests Some Adjustments

To accomplish the great objective, however, these adjustments appear to be necessary, Mr. Clark said: The tax structure must be overhauled to give greater encouragement to venture capital and to redress the penalties inflicted upon earned income; the hostility to savings so characteristic of the 1930's and unfortunately widespread even today, must cease; labor organization must discipline itself to economic realities;

"bluntly, to the truth that pie cannot be eaten before it is made, that higher wages in advance of higher productivity mean only higher prices; and that large scale business organization to which Canada and the United States owe the achievement of the highest level of general wellbeing ever known must be freed from continuous and costly harassment of officialdom."

Mr. Clark said the long downward trend of the interest rate means to policyholders an increase in cost of providing security for themselves and their families, for if the invested funds of the life companies today were earning approximately the rate of 20 years ago net cost to policyholders, because of larger dividends, would be lower by nearly \$1 billion annually. "That net cost has not risen more to date is due

of course to the cushion provided by older investments. Prevailing return on new investment makes higher net cost probable, at least for some time."

Life Insurance Market Growing

He said the number of people constituting the market for life insurance is increasing and in fact should continue to increase naturally for many years. He sees the recent great increase in production of new paid life business in part due to marked increase in population during the war. Mr. Clark does not believe the United States and Canada are heading for a condition of stagnant pools of unemployment which was characteristic of the great depression of the 1930's. "I differ with those business men who are sounding dire warnings of the end of the seller's market."

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Charles F. Rogers, Jr. — Manager

For such a market is not a healthy market. It is a temptation for the salesmen to stop selling.

C. J. Zimmerman, director of institutional relations of Life Insurance Agency Management Assn., discussed morale, saying that it is erroneous to conclude that because business has been very good and business persistency excellent, morale of the force automatically is good. Morale is based on other and more fundamental factors than earnings, he said, and even if morale is high that condition can change very quickly; it is not something which, once captured, is always retained. It is easier to maintain morale than to build or rebuild high morale, and where morale is poor the entire agency process becomes difficult of operation. Low morale agents are more reluctant to accept training and supervising than are those with high morale; a slump in work habits is noted, loss of sales efficiency and poor response to motivation and leadership.

Morale starts at the top and flows down, Mr. Zimmerman said. If the manager's morale is poor, that of his agents cannot be good, and if the morale of the agency department is low, that of the managers cannot be high. High morale does not just happen; almost everything which an agent or manager does in his relationship with others affects the morale of both either favorably or unfavorably. Mr. Zimmerman discussed the results of the job opinion surveys which disclosed what things the life agency managers would like to have done.

The days of old fashioned imperialism are at an end, George V. Ferguson, editor Montreal "Star," declared in a talk. They will, he said, be replaced by the new international concept which pays greater heed to the equality and rights of men. An address on "Expense Administration" was given by W. J. Adams, secretary of Canada Life. He pointed out that it is quite possible that 75 or even 100 years from now the life companies will be paying settlement options to beneficiaries yet unborn, therefore they must provide today for the expense of handling those ultimate services under their policies, and their actions over the years must be consistent with the margins they have provided at the beginning.

The whole story of whether the com-

panies are operating at a profit or loss can be told only after a lapse of years. The expenses for each quarter century, he said, have been about 12 times as much as in the previous quarter century, therefore the job of expense administration is a most important one and the efficiency with which it is performed has a significant effect on the cost of insurance to the public. When expenses mount rapidly there is more possibility for loss and unproductive expenditure unless the methods of expense administration keep pace with expanding problems.

Douglas Abbott spoke on "International Financial Relationships." He said the United States faces a great responsibility of leading the way in reduction of tariff and removal of administrative practices which restrict imports.

A survey of life insurance in the culture and economy of the Dominion was given by J. Muir, general manager of the Royal Bank of Canada.

"A society which feels itself secure and protected from the hazards of life and against leaving families unprotected for, is in much better shape to be a stable society than one in which these things are left to chance," he said. "It is very significant in the economy of Canada that life insurance per household has grown from \$1,007 in 1919 to \$3,400. I am glad to pay my tribute to these life insurance salesmen and counselors who have taken their place among the dignified and socially worthy professions."

Mr. Muir agrees with the theory of American life underwriters that a reasonable allowance should be permitted in the income tax return for life insurance premiums paid.

Metropolitan Transfers

William B. Laydon, formerly manager for Metropolitan Life's office account Mattatuck, located at Waterbury, Conn., has been placed in charge at Nyack, N. Y. He succeeds Thomas J. Groark, who is transferred to New London, Conn.

Mr. Laydon joined Metropolitan at New Haven in 1924. He became a general assistant manager in New England territory in 1937. He subsequently held the position of agency sales instructor, and field training instructor for New England, later serving as a field training instructor for eastern territory. He became a manager in 1945.

Lewis W. Merrow, formerly manager at North Adams, Mass., becomes manager at Wakefield, Mass. He joined Metropolitan at Waterville, Me., in 1931. He became a field training instructor in 1940. He was subsequently made a field training supervisor and was named manager at North Adams in 1945.

How to Put Across Pension Plans to Workers Big Topic at St. Louis Parley

ST. LOUIS, MO.—The general need for proper educational campaigns to fully acquaint employees with the advantages to them of pension and retirement plans, annuity arrangements and the like being provided by their employers was stressed at the two-day conference on employee pension plans, with 120 in attendance, sponsored by the U. S. Chamber of Commerce and St. Louis Chamber.

Just how best to get across the important facts about these plans and what they will do for the worker was taken up by J. Donald Nevius of McCormick & Co., Baltimore, in his talk on "What Do Employers Want in a Plan? What Do Employees Want?" Mr. Nevius' company has been one of the pioneers in creating better relations with employees through a retirement plan, bonus plan, retirement trust investment plan, group life and group accident and health plans, but he admitted that he was at a loss to say just how the matter of education could best be handled.

The matter of education also came to the fore in the panel discussion with St. Louis and out-of-town experts participating. F. W. Huntington, president

Ralston Purina Co., St. Louis, said the people who prepare and write the elaborate pension and retirement plans for industrial concerns utilizing their services overlook entirely the important matter of telling the employer how to put the plan across with the workers, to bring out the benefits so clearly that the wage earner will eagerly seek the chance to come under the arrangement.

He said his company threw out the original booklet on its plan provided by the insurers and pension experts and prepared a new booklet of its own in simple, straightforward words the workers can understand. Ralston also has selected 50 individual cases that have benefited through the plan and will prepare a series of human interest stories about the pension plan in action. He stressed the need also for aiming pension and retirement plans especially to benefit the lower income workers, since they are not so able to provide funds for retirement out of their earnings as executives and higher bracket employees. At Ralston the lower wage earners receive 50% of earnings as retirement pay but the president of the company will only receive about 30% when he quits.

N. J. Governor Defends His Cash Sickness Plan

TRENTON—Gov. Driscoll of New Jersey has requested the New Jersey Chamber of Commerce and other employer organizations to circularize to their memberships his letter stating the administration's position on the cash sickness benefit proposals which lost out at the last legislative session. His contention is that thousands of small businesses would be unnecessarily burdened by the proposal favored by the chamber and the New Jersey Manufacturers Assn. and would be more favorably treated by the administration's Brescher bill.

The Loutrel bill, favored by the chamber and the manufacturers, would not affect most of the larger employers, since they are already providing benefits equally as liberal as they would be required to give under the bill, but would cause many smaller employers to provide benefits. Under the Brescher bill the entire 1% tax now levied on employees would be used for cash sickness benefits and no added tax would be needed, he says.

It is understood that Gov. Driscoll plans to call a special session of the legislature about June 9 to vote on sick benefit plans. The chamber has asked that more time be given for study of the study.

How New Iowa Check-Off Act Affects Group Cover

DES MOINES—The anti-closed shop bill passed by the Iowa legislature has caused some speculation among insurance men because of a section which prohibits the check-off system except by a written order. The bill apparently does not affect deductions for group insurance unless the union has its own insurance, according to unofficial opinions. No official opinion has been asked as yet.

However, if the union has its own insurance for which the employer has been making deductions, it is believed that the written request would have to be filed.

Status of 9a Insured

In response to a query from Commissioner Downey, regarding the status of policyholders at a Chapter 9a life and benefit company, who had originally joined when it was an assessment association, California's attorney general has ruled that such original policyholders

are not entitled to any profits of the company now operating as a legal reserve stock company.

With transformation from an assessment concern and elimination of assessment requirements, such original policyholders had to approve the reorganization and also were given first call on purchase of stock. Failure to buy this stock when offered deprived them of any right to share in profits.

Newberry Addresses Omaha Rally in Fraternal Week

OMAHA — Farrar Newberry, president Woodmen of the World Life addressed a gathering of more than 700 fraternalists representing 10 societies Sunday in observance of National Fraternal Week. The affair was sponsored by Omaha-Seymour Camp 16 of W.O.W. Mrs. Julia Sanders, Woodmen Circle, president Nebraska Fraternal Congress, presided.

Mr. Newberry said he liked fraternalism because some 200 fraternalists offer more than safe, sound life insurance protection. They have \$5 billion in assets protecting eight million men, women and children, and have paid more than \$5 billion benefits to members and beneficiaries, he said. But they also render a "protection plus" service, including social and community activities, maintenance of hospitals for the sick and homes for orphans and the aged.

Va. Annual Meeting June 6-7

The Virginia Assn of Life Underwriters will hold its annual meeting and sales congress at Old Point Comfort June 6-7. Horace F. Sharp, Virginia manager of Atlantic Life, is president.

Speakers include: Newell C. Day, Equitable of Iowa, Davenport; "A Blue Print for Happiness"; Russell C. Wonderlic, Mutual Life, Baltimore; "Highlights and Sidelights"; Samuel D. Risley, superintendent of agencies of Metropolitan Life, "Let's Face the Issue"; Donald B. Woodward, second vice-president of Mutual Life, "Present and Future Markets"; Thomas C. Boushall, president Bank of Virginia, Richmond, "Disturbances and Assurances in the Outlook."

YOUNG UNDERWRITER WANTED

One of the fastest growing small life insurance companies in the South desires services of young, trained Underwriter. Must be capable of adapting himself to rapid growth of company. Small salary, lots of hard work, responsibility and wonderful opportunity. Address 181 The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.



NEW and GREATER FACILITIES for AGENTS & BROKERS

UNUSUALLY PROMPT SERVICE

A MODERN Company with MODERN Policies and MODERN Agency Contracts.

Sub-Standard — Juvenile — Retirement Income Endowment Participating and Non-participating

WILLIAM ELLIOTT, President

B. S. BALCH, Superintendent of Agencies

PHILADELPHIA LIFE
INSURANCE COMPANY
Established 1906
PHILADELPHIA 7, PA.

"Eggs and I" Steal Iowa Show

DES MOINES—More than 200 attended the sales congress here in connection with the annual meeting of Iowa Assn. of Life Underwriters.

The Des Moines association was awarded first place in the annual achievement award with Mason City placing second. Judges for the award consisted of Jack Hilmes, national trustee, chairman, R. J. Chapman of THE NATIONAL UNDERWRITER, and Henry Haynes, "Underwriters Review." President Roy Bailey of the state association presented the banner to Des Moines at the luncheon.

Louie E. Throgmorton, general agent for Aetna Life at Shreveport, stole the show with his talk "The Eggs and I" which was delivered in a Will Rogers style.

The "Eggs" turned out to be the hard boiled eggs "hard to crack" and in summarizing he listed five different types of eggs. They were: 1—The Ant-in-the-Pants type. 2—Slow but sure. 3—Slow but not sure. 4—Know it all. 5—Glad to see you.

Throgmorton declared, "We are too modest about the miracle of life insurance."

"We broadcast about our sales but keep mum about the life income check," he claimed.

Nathan H. Weiss, Mutual Life, Chicago, stressed the value of a simple, emotional appeal in the sale of insurance.

Other speakers included Edward K. Waters, New England Mutual, Peoria; Earl Schwemm, Great West Life, Chicago, and Cliff Morse, associate manager of agencies for Phoenix Mutual.

Canadian Superintendents to Meet Sept. 8-12

The annual meeting of the Assn. of Superintendents of Insurance of Canada will be held at Jasper Park, Alta., Sept. 8-12. Host will be Ralph R. Moore, Alberta superintendent.

Western Underwriter Sold

John C. Piver, publisher of "Pacific Insurance," has purchased "Western Underwriter" of San Francisco, the oldest insurance paper on the coast. It was started in 1886. "Western Underwriter" will be continued on a monthly basis and will be an educational periodical. Cyrus K. Drew was editor of "Western Underwriter" and becomes editor emeritus. R. W. Neal, former editor of "Pacific Underwriter," collaborated each year in getting out the

Christmas edition of "Western Underwriter."

Florida A. & H. Men Elect

At the annual meeting and sales congress of the Florida Assn. of Accident & Health Underwriters at Orlando, H. B. King, World, Miami, was reelected president. Robert LeCron, Mutual Benefit Health & Accident, Miami, was named secretary; S. D. Winn, State Insurance Agency, Miami; George D. Morrison, Provident Life & Accident, St. Petersburg; G. A. Crutchfield, Professional, Jacksonville; R. B. Hughes, Professional, Tallahassee, and W. G. Witman, American Life, Orlando, vice-presidents; C. L. Russell, Professional, Miami, treasurer. Mr. Russell also was elected delegate to the National association convention in Boston, with Mr. Winn as alternate.

Arrangements were made for the inauguration of local associations at Orlando, Jacksonville, St. Petersburg and Tampa.

Reliable Buys Home Office

Reliable Life of St. Louis has purchased the former home office building of the St. Louis County Gas Co. at 231 West Lockwood avenue, Webster Groves, near the city, from the Laclede Gas Light Co. and will convert it for use as home office. The consideration was \$163,500. Reliable acquired its present building in St. Louis in 1939 with the idea it could serve for 20 years, but growth of the company forced the search for larger quarters. Not all of the 40,000 square feet of space in the Webster Groves building will be needed immediately. It is planned to lease the first floor to the Southwestern Bell Telephone Co. Reliable will occupy the second floor. It will continue its St. Louis district office in the Taylor and Olive building.

Plan Cal. A. & H. Convention

LOS ANGELES — After hearing plans for the state convention of the California Assn. of Accident & Health Managers Clubs, presented by President Walter E. Mast of Continental Casualty, the Accident & Health Managers Club of Los Angeles heard Walter L. McKee, Connecticut General Life, president of Los Angeles Accident & Health Assn. talk on what is ahead of the new association and what it should do to promote educational work among the members.

Mr. Mast suggested either Oct. 17 or Oct. 24 as the tentative date for the convention. It also was agreed upon that the club's annual dinner and golf tournament be held at the time of the convention.

Life Conventions

May 26-27, Assn. of Life Counsel, spring meeting, Homestead, Hot Springs, Va.

May 26-28, Home Office Life Underwriters, annual, Hotel, Pennsylvania, N. Y.

May 26-29, H. & A. Underwriters Conference, annual, Paxton Hotel, Omaha.

May 29-30, American Institute of Actuaries, Edgewater Beach Hotel, Chicago.

May 28-30, American Life Convention Medical Section, annual, Grove Park Inn, Asheville, N. C.

May 30-31, North Central Round Table, Life Advertisers Assn., Edgewater Beach Hotel, Chicago.

June 1-4, National Assn. Insurance Commissioners, annual, Haddon Hall, Atlantic City.

June 12-13, Wisconsin Life Underwriters, annual, Sheboygan.

June 12-13, Actuarial Society of the Pacific, annual, Yosemite Valley.

June 20-21, Pennsylvania Life Underwriters, annual, Harrisburg.

June 23-25, National Assn. A. & H. Underwriters, annual, Copley-Plaza Hotel, Boston.

Sept. 4-6, International Assn. of Insurance Counsel, Spring Lake Beach, N. J., Monmouth Hotel.

Sept. 5-9, Million Dollar Round Table, annual, New Ocean House, Swampscott, Mass.

Sept. 10-12, National Assn. of Life Underwriters, annual, Boston.

Sept. 15-17, International Claim Assn., New Ocean House, Swampscott, Mass.

Sept. 24-27, Life Office Management Assn., annual, Hotel New Yorker, N. Y.

Sept. 29-Oct. 3, National Fraternal Congress, annual, Hotel Statler, Detroit.

Oct. 2-4, Institute of Home Office Underwriters, annual, Edgewater Beach Hotel, Chicago.

Oct. 6-10, American Life Convention, annual, Edgewater Beach Hotel, Chicago.

Oct. 13, New Jersey Life Underwriters, annual, Hotel Traymore, Atlantic City.

Oct. 23-26, Life Advertisers Assn., annual, Chateau Frontenac, Quebec.

Nov. 12-14, Life Insurance Agency Management Assn., annual, Edgewater Beach Hotel, Chicago.

Dec. 10-11, Assn. of Life Counsel, annual, Waldorf-Astoria Hotel, N. Y.

Broaden Missouri Bill Regulating Investments

JEFFERSON CITY, MO.—A bill to allow insurance companies to invest money in industrial building construction has been passed by the house. It permits them to invest up to 5% of their assets in real estate.

Otto Langpaap, agency manager of West Coast Life, has been visiting Texas agencies.

GROUP LIFE INSURANCE NOW MANY TIMES 1920 TOTAL

Each symbol represents 3 billion dollars Group Insurance in force

Each symbol represents 2 million workers insured

1920

1930

1940

1946

INSTITUTE OF LIFE INSURANCE



"Now Watch This One..."

Young, healthy, growing children are active. Sometimes mother and dad may think they are too active, but it is all a part of growing up. Because accidents do happen to active children, parents are definitely interested in two new Fidelity contract riders. We now offer dismemberment and fracture benefits and double indemnity benefits on both boys and girls, ages 5 and up.

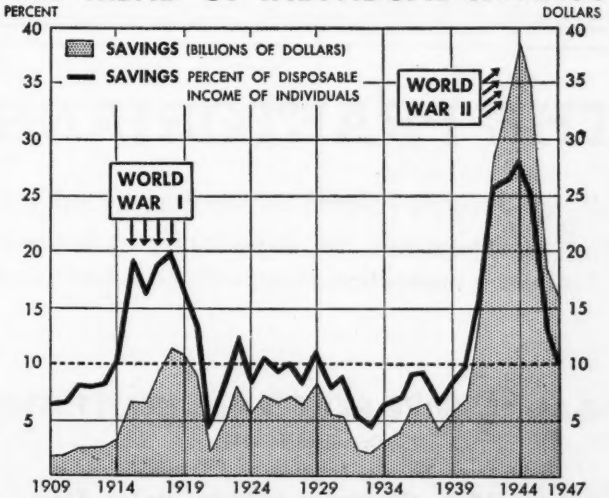
Our representatives are busy selling these two new features, plus payor benefits written from birth, on a wide range of juvenile plans... another indication that Fidelity is moving forward.

FIDELITY LIFE ASSOCIATION

FULTON, ILLINOIS

★ 51st Year of Distinguished Life Insurance Service ★

THE TREND OF INDIVIDUAL SAVINGS



SOURCE: U. S. DEPT. OF COMMERCE

PREPARED FOR INSTITUTE OF LIFE INSURANCE

LEGAL RESERVE FRATERNALS

License Problem Is Under Discussion at French Lick

State licenses for fraternal field workers seem to be unescapable in future because of the revenue demands of the state governments and also possibly the call for closer control of the character of field representation, so it behooves the fraternal institution to draft a model bill which is acceptable to fraternalists for presentation in legislatures of states where attempts to pass license laws are made. This was the tenor of a talk by John E. Little, actuary and field director of Maccabees, at the French Lick, Ind., conference of the Fraternal Field

Managers Assn.

Today, almost any person one goes to for services must have a license; professional men also must pass examinations, Mr. Little said. "In many states even barbers are licensed. There are two reasons for licenses, at least: To protect the public, to keep out quacks; also to secure revenue. 'I presume insurance agents are licensed to make sure they are not shysters or crooks, and also that they know something about their business,' he said. "The distinction in all these instances is that they are professionals; it is their livelihood. I believe insurance agents fall into the same category. We hold fraternal underwriting to be a profession, but generally ours is the only profession where we don't have licenses."

He mentioned former Ohio Superintendent Crabbe's statement at the N.F.C. convention at Cleveland five years ago that some fraternalists had employed field workers which the department would not have licensed. Crabbe recommended fraternalists sponsor a bill to license their workers.

There are disadvantages to licensing, Mr. Little said: cost of license; resulting restrictions on societies in appointing representatives; it would tend to eliminate the part-time workers; it tends to discourage the development of field workers from among the membership; it would bring the societies a little closer under insurance department supervision. Fraternalists naturally want to encourage able members to enter field work. They have enjoyed comparative freedom from supervision.

Advantages include: The license represents credentials which the field worker can show prospects. It would protect the society pretty well against dishonest agents. Societies, he said, check up a lot closer on prospective field workers than years ago, but the insurance departments' "black list" file would be very useful. After a man gets his license, and he exhibits tendencies to cut corners, the license control by the department might serve to inhibit him.

If a society depends on full time agents, he said he could not see how there could be any objection to licensing them, but in societies in which members do much of the selling such as foreign language and women's, there might be objection. Many of these don't actually sell; they just ask people to join—it is a membership affair.

Some Managers Object

Mr. Little said he wrote to several Maccabees' state managers for opinions on licensing. One was opposed but several favored licensing, saying it gave added prestige. There have been instances where old line life agents have told prospects the fraternal workers were ignored by insurance departments in licensing because their insurance was mainly for underprivileged people and of no consequence, the managers reported.

The New York licensing law was discussed. Fraternalists do not have to secure licenses if they work less than half time, write less than \$20,000 a year, and they do not have to take an examination.

It seems there should be a clearing of thought about agents' license bills, Mr. Little said, and the managers' group should be foremost in this determination; it ought to be prepared with a uniform bill to suggest when state legislatures move to pass license measures.

Opposition to licensing developed in the discussion. It was said fraternal agent don't often run into the question.

President Hertzberg said it could not be denied the movement to license fraternal workers has gained momentum in the last few years, and it might be constructive for the managers to develop a bill which fraternalists could approve for proposal in states where the licensing effort is made.

A point made was that many insur-

ance commissioners have been old line agents. The inference was that they might bring this biased viewpoint to any consideration of fraternal workers' licenses.

Thomas O. Hertzberg, Fidelity Life, association president, said recruiting is proving difficult. The societies generally are not getting as many new, full time field workers as they should.

G. R. Sims, field manager Woodmen of the World, Omaha, initiated a forum on recruiting. High caliber men are needed, he said, and fraternalism must compete for them with all other businesses. He urged selecting men of honesty, success, ability to make new acquaintances and appear before group meetings; who finish what they start; who desire to get ahead and care well for their families. Experience shows the best way to get new men is through recommendation by the present field force. Many have gone to W.O.W. from the armed services. A visit in the prospective field worker's home is essential, and also to discuss the proposal thoroughly with his wife. The state manager should not hire more men than he is prepared to develop. The sales organization must grow or die, it cannot stand still.

School teachers' training seems to fit them for fraternal work more than almost any other profession or vocation, he said.

In the discussion period, N. K. Neprud, Lutheran Brotherhood, expressed belief the business cannot be painted too rosy to prospects for there is no ceiling on it. Mr. Sims was firm in the belief the business should not be oversold. He also said he has found it difficult to train and convert an old line life agent to be a fraternal worker. There is a tendency of such men to try to convert the fraternal business; to retain the nets, etc. Usually in the third and fourth months when the commissions are not coming in as expected, such men drop out. W.O.W. has had little success with

newspaper advertising for field workers. It has been found many who reply have failed in everything else. All insurance organizations in the country are increasing their sales forces, Mr. Sims said; the gain is 6% so far this year. Fraternalism, to keep up, must do the same.

Question of Minimum Age

John C. Phillips, Modern Woodmen, asked if there should be any minimum age limit on ex-service recruits, and said M.W. felt there should be a minimum; some are too young. Mr. Sims agreed and said something must be done to encourage the state manager to put forth the extra effort to secure new workers, even though that is one of his normal functions for which he is paid. "Otherwise there is a tendency for the state manager to write a larger proportion of personal business. Mr. Hertzberg told something of his society's field methods for stimulating growth of field organization. Fidelity found eight months ago newspaper advertising brought in fine types of people—returned service men and former industrial workers, but it has changed for the worse. Advertising depends on economic conditions, he said.

Herbert G. Benz, Aid Assn. for Lutherans, asked if W.O.W. ever had made a study to determine the average time required for a new man to get his feet on the ground. He said before the war 18 months was the average. The members had no conclusive data on this point.

J. Fafara, field manager of Polish National Alliance, said his society had found men up to 50 capable of being quite successful but 25 and below is the danger line. Mr. Phillips noted a man with family cannot live for less than \$50 a week now. It is found if a man produces \$15,000 or \$16,000 a month and has normal persistency of business his advance will pay out.

There was some discussion as to

FEMININE WISDOM IN 28 WORDS

Women are constantly being accused of being on the talkative side. Be that as it may—one woman, a member of Royal Neighbors of America, was brevity personified when she required only 28 words to express the following bit of wisdom:

"I value my membership in Royal Neighbors of America because of the lessons it teaches, the protection it offers, and the social benefits which are derived from it."

Yes, this sums up the service of Royal Neighbors of America. But the story of its neighborly principles, the suffering alleviated by its whole family life insurance and the fellowship of its 5,528 lodge rooms—a story that is 52 years old—would require volumes to tell.

ROYAL NEIGHBORS OF AMERICA

SUPREME OFFICE, ROCK ISLAND, ILL.

Claims Paid
Since
Organization
\$50,893,078

SUPREME FOREST
WOODMEN CIRCLE
Omaha, Nebraska

THE WOMAN'S BENEFIT ASSOCIATION

Founded 1892

A Legal Reserve Fraternal Benefit Society
Bina West Miller
Supreme President
Frances D. Partridge
Supreme Secretary
Port Huron, Michigan

A YEAR OF GREAT BUSYNESS

This is a busy year for Woodmen.

A membership drive honoring their Financial Secretaries is now under way. Many fraternal and civic activities will be planned at Head Camp conventions, March 24 to May 9. District Encampments for the Uniform Rank and Boys of Woodcraft are to be held this summer. In October, the Sovereign Camp convention will climax this busy year.

WOODMEN OF THE WORLD

Life Insurance Society
OMAHA, NEBRASKA

THE PRAETORIANS

Adult and Juvenile Policies on the Easy Monthly Payment Plan, giving one the opportunity to budget his Life Insurance protection along with his other monthly bills.

LEGAL RESERVE FRATERNAL INSTITUTION

Organized in 1898

Forty-Seven Years of Insurance and Fraternal Service
Home Office—Praetorian Building—Dallas, Texas

whether a formula for determining permissible acquisition cost could be devised. Mr. Phillips said it is a complicated question. Mr. Little said his society keeps records of overhead cost by states, and per \$1,000 of insurance written, including salaries of state managers, but the cost is not broken down as to individuals. It was observed that the managers should be interested in the cost of doing business and a committee to make a study of the subject ought to be formed.

N. K. Neprud, Lutheran Brotherhood, related that his society uses a scoring chart which general agents fill in relating to new agents. It is not exactly an aptitude test, but it helps to pick men. Modern Woodmen embodies all questions which Mr. Neprud mentioned in its agent's application. Both agreed such a chart could not be foolproof.

Mr. Little inquired as to terminal facilities on advances. A generally sound advance plan is \$25 a week for \$2,500 a week of adult business on annual premium basis. Frequently it seems around \$400 should be the aggregate net advance. Mr. Phillips said \$10 per week per \$1,000 advance is sound, particularly if the agent doesn't get the \$10 until he produces and turns in the \$1,000. Mr. Hertzberg said Fidelity's age limits for agents are 25 to 50 years. The applicant must be able to provide a bond. To get \$300 a month advance production must be \$30,000 a month of new business. The new agent also must take the fraternal course and submit a list of 50 prospects he knows. A list of 35 or less indicates deficient acquaintance. Mr. Hertzberg said. Another requirement is an agent's health certificate. A rugged constitution is needed in the field, he said, and it is not fair to the impaired man to hire him. Mr. Sims agreed that good health is important. Regarding young men, W.O.W. finances few of them. The best ages are 35 to 40.

Study Increases Production

Mr. Sims said he had found men who study the fraternal course increase their production and their average policy is larger. Aid Assn., Mr. Benz said, gets out a "Monday Morning Message" weekly. Mr. Hertzberg said his home office believe in a weekly message to the field. A number of member societies have weekly agents' publications; some bi-monthly. John Little spoke on educational efforts. Maccabees stimulated agents to study and the first response was a demand for books on prospecting. Frank B. Mallett, Protected Home Circle, who directed the arrangements for Fraternal Insurance Week, took a bow, and said he did not believe the week had been approached in the right way in years past. Active part in community work was an objective in the observance this year, he said. It is the desire to make the public relations effort permanent and continuous.

Mr. Hertzberg said it seems the time is coming when the National Fraternal Congress will have to undertake a public relations program far more ambitious than is being done in an effort to sell fraternalism to the general public.

Four other societies represented at the meeting have retirement plans, and a fifth is considering one. The latter's agents are objecting, saying they'd prefer to have in added compensation the sum the company would subscribe to the plan. Mr. Neprud said a forced saving method is better.

Social Security Plan

Mr. Little discussed social security. Few Maccabees men are on salary. The society started its plan January, 1944. If a man earns \$900 he goes under the plan and social security. Starting at 35, his pension is \$50 a month. He pays only \$2.50 a month. When a man goes on this basis Maccabees deducts the 1% social security tax, matches that sum, and also must deduct withholding. If the man is under the plan for a year and is at least 35 he can make additional payment not exceeding three \$2.50 units or \$150 a month. Maccabees guaranteed \$15 a month minimum for aged

workers who reach 65 before having a chance to build up a fund. There was a question whether payment of renewal commissions would void the old age pension but a ruling was secured that so long as new commission did not exceed \$45 a quarter the renewals would be deemed payment on work previously done.

Boland Canadian Assn. President

TORONTO—John F. Boland of this city has been elected president of the Canadian Fraternal Assn. The vice-president is C. F. Savoie, Moncton, N. B.; secretary-treasurer, C. H. Fitch, Hamilton, Ont.; assistant secretary-treasurer, Miss E. M. Dillon, Toronto. Representatives on the executive committee are Rene Pare, Montreal, and T. H. Simpson, Hamilton.

Nebraska K. of C. Elect

The Nebraska jurisdiction of Knights of Columbus reelected its state officers at the annual meeting at Fremont. They include Edward A. Dosek, Lincoln, state deputy; Cyril P. Shaughnessy, St. Paul, secretary; Earl J. Schueth, West Point, treasurer; Joseph A. Broz, Schuyler, advocate; C. L. Gibson, Chadron, warden.

Adopting C.S.O. 2½% Table

Protected Home Circle of Sharon, Pa., is preparing to put all its new issue on the C.S.O. 2½% table and has made filings to this effect in all states except Illinois, it is reported. A number of other societies have adopted the C.S.O. table.

Thomas R. Heaney, head of Catholic Order of Foresters, is back at his desk after a siege of virus pneumonia and a period of recuperation in the west.

Mrs. S. A. Osear, 69, wife of the president of National Mutual Benefit Life, Madison, Wis., died at the home of her daughter, Mrs. C. E. McGinnis, at Mission, Kan., where she was injured while visiting. Services were held in Madison May 15. The home office was closed the day of the funeral.

Mrs. Charles Roudebush, wife of the Northwestern National general agent, will address the Life Managers & General Agents Assn. of Columbus at its annual meeting May 28 on "A Background for a Better Understanding of India."

POLICIES

Travelers Reduces Rates on Five Year Term

Travelers has initiated a lower rate on five-year term life insurance. Col. James L. Howard, vice-president, who made the announcement, said that while the cut in rate applies to all ages, it is particularly apparent in the largest bracket of the younger ages.

He stated that the action was made possible by improved mortality at younger ages.

The five-year term contract has been changed to the extent of withdrawing the guarantee of original date rates on automatic attained age conversions.

	5-Year Aut.		Conversion Term	
	\$		\$	\$
20	6.49	31	6.81	41 9.76
21	6.50	32	6.93	42 10.30
22	6.51	33	7.08	43 10.89
23	6.52	34	7.26	44 11.54
24	6.53	35	7.49	45 12.29
25	6.55	36	7.76	46 13.11
26	6.57	37	8.07	47 14.00
27	6.58	38	8.42	48 14.96
28	6.60	39	8.82	49 16.03
29	6.64	40	9.27	50 17.21
30	6.71	..	..	.. ..

L.I.A.M.A. Booklet Surveys Agents Financing Plans

A booklet to aid in getting the new agent established financially has been compiled by Life Insurance Agency Management Assn., entitled "Financing the New Agent." The 33-page study is based on the experience of 125 companies.

Seven of every 10 companies, the survey shows, have financing plans under which the home office bears all or part of the net cost. The proportion of branch office companies having such plans is higher than that of general agency companies.

The median age for all plans is four years. Smaller companies have had plans in effect longer than larger companies. On the average, four out of every 10 new men appointed in 1946 were financed under a company plan. Out of each 100 so financed, 45 received \$100 to \$200 monthly; 34 received \$200 to \$300 monthly, and four got over \$300.

Approximately one-half of the companies bear 100% of the net cost in financing, the others share the cost equally with the general agent or manager.

Only 40% of the companies go beyond the earnings of the financing period to liquidate the agent's indebtedness when

he remains with the company. This is probably the most pronounced trend, since traditionally it has been the practice to liquidate the agent's balance through withholdings from commissions on future business.

Pink and Murphy Are Insurance Society Speakers

NEW YORK—L. H. Pink and R. D. Murphy were the speakers at the closing exercises of the life classes of the Insurance Society of New York. Mr. Pink is president of Associated Hospital Service and a former New York superintendent. Mr. Murphy is vice-president and actuary of Equitable Society.

Mr. Pink discussed gifts tendered educational and philanthropic institutions. He stressed the importance of discernment on the part of an insurance company making such a grant. The fact that a company is permitted to provide worthy organizations with needed funds does not alter the responsibility of the company in administering the money which it holds as a public trust.

As an illustration, Mr. Pink used the case of heart research. Funds donated to a research institution studying heart trouble, properly used, actually tend to prevent sickness or death. Contributions of this type might actually be considered to be investments.

Mr. Murphy dealt with the significance of current changes that are being made in adopting the C. S. O. mortality tables.

C. F. Rehman, Mutual Life, Valley Springs, L. I., won a prize of \$25 awarded the best student in the course. The prize was offered by A. G. Borden, the Insurance Society's executive vice-president.

Dr. Beach, on 91st Birthday Retires from Travelers

HARTFORD—Dr. Charles Coffing Beach, practicing physician for more than half a century, resigned as consulting medical director of Travelers on Monday, his ninety-first birthday.

Dr. Beach joined Travelers 61 years ago as medical examiner and was made medical director shortly thereafter.

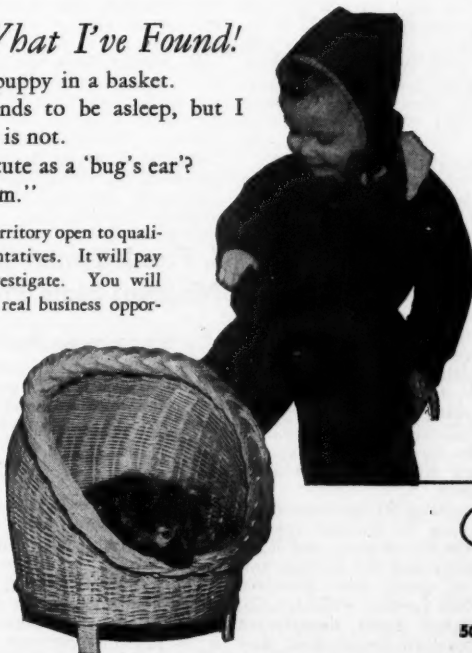
About 60 doctors and friends of the family gathered at Dr. Beach's home Monday to honor him at a tea. His four children and many of his 13 grandchildren were present, but none of his five great grandchildren.

Dr. Beach married Miss Mary E. Batterson, daughter of James Batterson, founder of the Travelers, in 1884.

"See What I've Found!"

A fluffy puppy in a basket.
He pretends to be asleep, but I know he is not.
Isn't he cute as a 'bug's ear'?
I want him."

Desirable territory open to qualified representatives. It will pay you to investigate. You will find here a real business opportunity.



Children want so many things.

Give them a pet—a calico cat—and toys, too—but, first plan their financial security.

An Educational Endowment, or a life insurance Saving Plan in The Maccabees will be worth infinitely more to them.

Start your children's insurance estate early—rates are low and neither accident nor illness has yet made them uninsurable.

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 THE BOURSE PHILADELPHIA

Says States Must Act on Housing

(CONTINUED FROM PAGE 3)

company to invest 10% of its assets in housing, but New York cannot authorize a company to own real estate in other states. That is up to the individual state.

Mr. Parkinson roundly scored the unsound money policies of the U. S. government. He said high wages and high costs are immediately the result of inflation, and are directly due to the great increase in the money supply, from about \$45 billion before the war to about \$170 billion now. "Our currency is inflated now," he said. "We have inflation." However, he explained that a depression cannot occur in a period of money inflation unless the people deliberately accept a lower standard of living.

He warned against any campaign for lower prices now. "All that propaganda for lower prices can do is to bring a buyers' strike; it can convince the people that prices are too high and they will be lower in future, so the people will wait to buy things." "Depression, he said, comes from severely decreased production and loss of jobs. The alternative is to increase production to a high level, even with a high level of wages, then gradually to resist the continual trend of money inflation. There is no other way.

Debt Policy Drifting—and Badly

"We haven't a managed currency or a managed public debt," he declared. "It is drifting—and badly. All we hear is that the high prices are due to the monopolies of big business, which has nothing at all to do with it. The real cause is the unsound money policies emanating from the District of Columbia. I think the public officials now in charge are simply making a mistake." Mr. Parkinson also touched on thrift, in which he believes implicitly. "In the days when we were told from the 'Potomac front' that there was too much savings, who were upholding the doctrine of savings as capital on which the future would be built?" he asked. "No one more effectively than the life insurance agents. Now business men are confused; they have doubts about long term business. We have to persuade them about a plan for the future of laying aside today for tomorrow. This will be a great service to our clients, to the community, and to the country at large."

Results of April Campaign

The April campaign produced the record volume of \$242,770,638 of new business. Some group insurance is included in the total, but group credit was limited to 10%. Vincent S. Welch, agency vice-president, reported. There were 41,075 lives insured, 5,258 agents participating, 3,261 "Par" agents and 454 Parkinson "Twenty" agents. In April, 1946, volume was \$197,761,401.

Average production per participating agent this year was \$46,172 in the month compared to \$40,425 in April, 1946. The Woods agency of Pittsburgh led in volume with \$27,961,320, which included \$20 million credit on a \$200 million group case. Roy Green of the C. A. Cook agency, Washington, D. C., was leading agent country-wide in points (1,760) and wrote 75 apps in April for \$790,000, of which 70 for \$690,000 were on binder. A lieutenant colonel in the army, following discharge he contracted with Equitable Sept. 1, 1946, and in eight months has paid for over \$1 million although he never previously sold life insurance.

The leading agency in percentage of quota was the Coy G. Eklund agency, Detroit, with \$434,425 volume, and R. S. Gay of that agency had the leading unit in percentage of quota with \$350,704. S. W. Fields, Fink agency, Philadelphia, was par excellence agent department delegate of the eastern department; Roy Green had this distinction in the southern department; C. W. Ransom, A. M. Embury agency, Kansas City, in the cen-

tral department; J. F. McAlear, W. C. Moore agency, Great Falls, Mont., western department; F. X. Shields, A. V. Ott agency, New York City, in the Greater New York department. Mr. Shields is a former Davis cup tennis player internationally famous. Mr. Ransom, former Equitable man who returned after army service, sold \$1,097,352 in 36 apps in April, not including group or pension trusts.

Agencies producing in excess of \$4 million each in the month were Woods, F. G. Holderman, Jr., Peoria, \$6,550,264; W. V. Woody, Chicago, \$6,548,541; A. M. Embury, Kansas City, \$6,295,896; Lee Wandling, Milwaukee, \$6,021,752; A. Rosenstein, New York City, \$4,958,774; Samuel Lustgarten, Chicago, \$4,390,402; M. H. Cohen, New York City, \$3,384,635; Fitzhugh Traylor, Indianapolis; A. Bleetstein, New York city, \$4,206,586; W. G. Carter, Boston, \$4,148,437; Kellogg Van Winkle, Los Angeles, \$4,060,760.

President's Cup to Steiner

Walter L. Gottschall, director of agencies central department, handled arrangements for the Chicago gathering and presided temporarily until Vice-president Welch took over. Mr. Welch said the actual writings in April were about \$350 million group and \$208 million ordinary, but only \$35 million of the group was credited in the campaign.

Mr. Welch presented the President's cup to Harry Steiner, Lustgarten agency, Chicago, who led the honor roll in 1946 with more than \$3 million ordinary production. W. V. Woody, who as president of the Central Managers Assn., directed the central department's campaign, was introduced. He reported the department wrote \$77,357,389 with a quota of \$48,700,000.

Bound Record Presented

Mr. Woody presented to Mr. Parkinson a bound record of the department's results. The president has been at Equitable's helm for 20 years, and he was accorded honors by Mr. Welch for his unusual investment skill. Mr. Welch told an anecdote of a great business concern which came forward voluntarily without solicitation by an agent and presented checks totaling about \$7 million with which to initiate a pension trust. It developed the concern's research counsel had selected Equitable because over 10 years it had done the best investment job, the research counsel reported. It was felt that the future of a pension trust rested largely in the investment ability of the life insurance company.

A number of prominent Equitable policyholders and distinguished guests attended, including R. L. Williams, president Chicago & North Western railway; Vice-president Gutheridge of the First National Bank, Chicago; Vice-president Parrish of U. S. Gypsum, and Insurance Manager Jacobus of Montgomery Ward & Co.

J. Frank Trotter Is New Missouri State President

(CONTINUED FROM PAGE 3)

There is a new market in business insurance with old policyholders who feel they made adequate provisions for their families, but who have been wholly unconscious of their responsibility to the people who helped them accumulate their wealth, he said.

Mr. Moore emphasized that the average stockholder who is in the 40% bracket would lots rather the business would invest the excess earnings in insurance policies on key executives than to pay the money out in dividends. For example, he said, assume at age 45 of a 20 pay life contract that a corporation would invest \$5,000 annually on its key executives. At the end of 10 years the corporation would have available

better than \$40,000 in liquid reserves, whereas if this same money is paid out in extra dividends, the stockholders themselves, after personal income taxes are paid, would have approximately \$30,000 left as spendable money.

It is the responsibility of the agent to get the businesses in his community to set up the insurance type of reserve fund in good times so that stockholders, management and employees will be protected in the future.

In most places the life agent is close to management and can influence these men and their stockholders to bring about a better standard of living and security for employees. By doing this, he is strengthening free enterprise at its weakest point, Mr. Moore concluded.

Supervisor's Job Outlined by General Agent Bean

(CONTINUED FROM PAGE 12)

Third, the general agent wants his associates to have an organized, prepared way of presenting life insurance. He asked whether the supervisors presentation is an "on the spur of the moment" affair when the agent hears him talk to a prospect; whether the supervisor knows what he is going to say before he sees the prospect; whether each call is designed to accomplish a specific purpose, and whether he impresses the agent with the value of planning the interview in advance.

"No matter how effective any sales presentation you may use (or you may teach your men), your skill in using it, and your skill in teaching will be twice as effective if you drill and rehearse with your men until it becomes letter perfect."

The general agent wants his agency well and favorably known in the community and in the insurance fraternity, one whose prestige makes men glad to belong and anxious to join. He asked what community prestige the supervisor has added to his agency, whether he takes an active part in life underwriters association meetings and affairs; whether he has made any effort to represent his company and agency before luncheon or civic clubs and to seize opportunity to broaden the agency's prestige; whether he can contribute anything as a member of the agency staff to build these tangibles of agency morale.

A fifth point is that the modern general agent knows that nothing can help in the building of his organization more than to see that his men are promoted. He is not jealous of their success and does not put hinderances in the way of their promotions to general agent or manager elsewhere. "Nothing helps recruiting in an agency like a good record of promotion from the agency," Mr. Bean concluded.

Launch N. J. Federation: Grenier Named President

NEWARK — At the organization meeting here of the Insurance Federation of New Jersey, the following officers were elected: President, Alexander Grenier, National Casualty; vice-president, Fred A. Ditmar, Massachusetts Mutual Life; secretary, Miss Josephine Meskill, Loyalty group; treasurer, John C. Conklin, president New Jersey Assn. of Insurance Agents.

On the executive committee are Albert E. Monsanto, Loyalty group; Mrs. Thelma Fleming, general insurance agent, and Herbert A. Siddons, "Service Review." Mr. Conklin was made chairman of the legislative committee and Mr. Siddons chairman of the membership and meeting committees. The June meeting date will be announced later.

The idea of such an organization was advanced more than a year ago by Mr. Grenier, who felt that such an organization was necessary in New Jersey to aid those in the insurance business in the state, regardless of the branch in which they were engaged.

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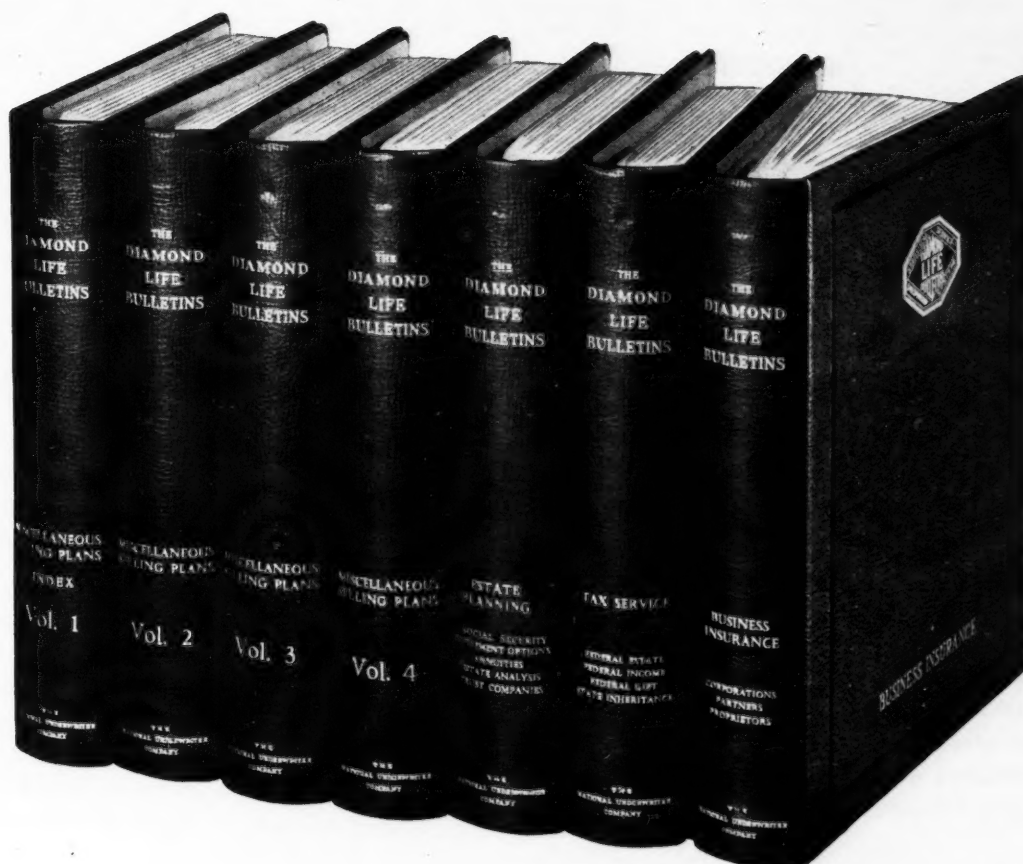
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Career Underwriters, who will dominate the Life Insurance business in the future, must have access to the best information and the newest selling methods which other well-informed minds have devised and used.

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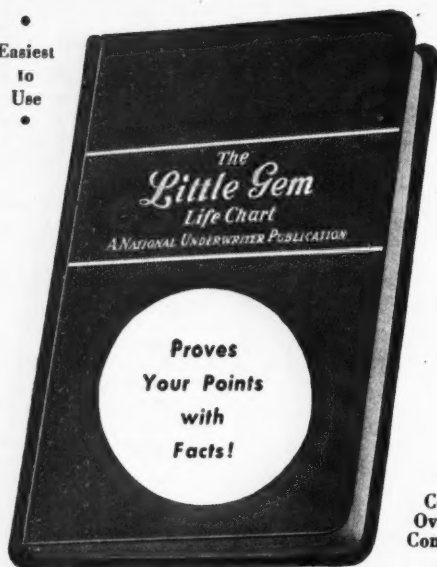
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Be Right! Get a

NEW 1947 "LITTLE GEM"

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Proper and correct answers, quickly given, are highly important in all selling—particularly in life insurance. Often, quite unexpectedly, You will need the answer to some question about another company's Rates, Contracts, Values, Options, Incomes, Costs or Financial Statement. (Or perhaps it's Social Security, National Service Life Insurance, Annuities, Savings Bank Insurance or Juvenile Insurance.)

Essential Sales Equipment!

A sizable commission may hinge on your ability to give the right answer promptly—but you can't predict just when you will be in this "spot". To be safe, sure and well-prepared, always have a New Up-To-Date "Little Gem" handy. Like a policeman's revolver, you may need it any minute!

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The NATIONAL UNDERWRITER

Life Insurance Edition



If daughters would only stay young!

You were a tiny baby so short a time ago, but now your personality fills the house. What a vision you are, running down the street to meet me at night, a splash of color with streaming blond curls, face and voice a thrilling laugh as you scream "Daddy" at the top of your tiny lungs.

A little daughter is a wonderful thing: A miniature rouge-smeared bit of vanity, primping before a mirror; bossing your doting brothers; calling for daddy with great splashy tears when mother scolds; curling between me and my newspaper with that irresistible "read me a story" look; limp and helpless, clutching a battered teddy bear at night.

If daughters would only stay young!

But childhood is so short, and soon you'll be a woman—a lovely, capable, educated woman. I'm sure of that because, no matter what may happen to daddy, all the advantages are going to be yours. You see, there is a Franklin Life contract to provide the money—if God has other plans for me.



The Friendly
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CHAS. E. BECKER, PRESIDENT SPRINGFIELD, ILLINOIS
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One of the 15 Oldest Stock Legal Reserve Life Companies in America

LIFE INSURANCE DISTRIBUTIONS LOCALIZED

The right foods



can mean better

health! But remember, appetite and taste are not always

the best guides to a good diet. Neither is cost,



for some families that spend a lot on food are not as well

nourished as those who spend less, but choose more wisely



and enjoy a well-balanced diet.

Today, medical science



is realizing more and

more that food can be helpful in fighting certain physical

conditions, such as diabetes, high blood pressure, and over-

weight.



However, the main function of *your* food

is to help you keep physically fit. Eating the *right amount*

of the *right foods* every day can mean *better health*

and a happier life for you!

Choose foods to meet the body's needs!

Daily needs in nearly every normal diet include milk or cheese, meat, fish or poultry, vegetables, fruits, cereals or breads, fats, and sweets. You should also drink 4 to 8 glasses of water a day.

How much of each food you should eat for a well-balanced diet depends on your age, your physical condition, and the kind of work you do. Ask your doctor about your own health requirements, and be sure your diet includes all of the essential food elements in the

proper amounts.

When and how you eat are nearly as important as what you eat. Have your meals at regular times. Eat them slowly and enjoy them—for a happy, peaceful atmosphere is helpful to good digestion and good health.

To help guide your choice of foods for a healthy diet, and to help you get the most good from the food you buy, send for your free copy of Metropolitan's booklet, "Three Meals A Day."

TO VETERANS—IF YOU HAVE NATIONAL SERVICE LIFE INSURANCE—KEEP IT!

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PROOF THAT THE LIFE INSURANCE PLAN WORKS...

This issue tells the story.

Here is the picture of Life Insurance at work. Here is the story of how the dollars flow back to policyholders and beneficiaries to do the jobs the Life Insurance was originally bought to do.

And when the time came, . . . when these dollars were called upon, . . . every one of them was ready and waiting, . . . because the Life Insurance plan works.



AROUND THE WORLD

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ **34 TIMES** ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

**IF ALL THE DOLLARS THE PRUDENTIAL PAID IN
CLAIMS WERE LAID END TO END THEY
WOULD CIRCLE THE WORLD
34 TIMES**

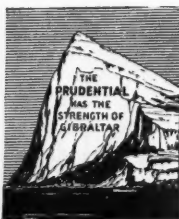
IN 1946 THE PRUDENTIAL PAID

\$569	every 60 seconds
\$34,146	every hour
\$819,516	every day
\$24,926,932	every month

**TOTAL amount paid in Death Benefits and Matured Endowments for 1946,
\$299,123,181.39.**

★ ★ ★

**SINCE 1875 THE PRUDENTIAL HAS PAID OVER
TEN AND ONE-HALF MILLION DEATH CLAIMS.**



★ ★ ★ ★ ★ ★ ★ ★ ★ ★

HOME OFFICE:

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NEWARK, N. J.

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The NATIONAL UNDERWRITER

 In Two Parts
 Part II
 51st Year
 No. 21
 May 23, 1947

Life Insurance Distributions Section

Payments Increase to \$3,243,862,917

Gain of \$126,883,698 Going Largely to Living Policyholders

Payments by life insurance companies in the United States and Canada were \$3,243,862,917 in 1946, increasing \$126,883,698 over 1945. This increase is due principally to larger payments made to living policyholders which totaled \$1,780,859,841, being \$126,152,563 more than the year before. Death benefits amounting to \$1,463,003,076 were but \$731,135 larger yet established an all time high. The death claims amounting to \$1,437,552,141 showing a decrease of \$1,063,985 while accidental death benefits increased \$1,795,120 to \$25,450,935. Death Benefits accounted for 45.1% of the total payments.

POLICYHOLDER GAINS IN YEAR

Annuity payments, making the largest increase in any one year, totaled \$230,642,948 which is \$20,027,553 higher than the year before; annuity payments have doubled in 10 years. Matured endowment payments amounting to \$473,376,104 were \$22,148,273 less in the year, the first decrease since 1941. Disability payments increased \$5,273,220 to \$115,964,392, showing larger payments for the second consecutive year. Surrender payments increased sharply to \$382,766,599 or \$85,769,891 higher; policyholder dividends were \$578,109,798, larger by \$37,230,172 than in 1945. These payments to living policyholders totaling \$1,780,859,841 for 54.9% of all payments.

Throughout the year an average of \$8,887,295 was paid each day by life insurance companies, of which \$4,008,227 was paid to beneficiaries and \$4,879,068 each day to living policyholders.

In the last 19 years life insurance companies paid out \$55,624,997,418 of which amount 60.9% was paid to living insureds while 39.1% was paid to beneficiaries.

PAST RECORDS BROKEN

The year 1946 was the biggest in the history of life insurance. More money was invested in life insurance than in any previous year; premium income passed the \$6 billion mark for the first time and reached \$6,149,876,458, an increase of \$566,276,607; on the per capita basis 3.97% of spendable income was so invested in comparison with 1.69% in 1918. Assets increased \$3,710,814,707 to \$53,345,520,621, of this amount 74.7% is invested in bonds as compared to 52% in 1938. Behind each \$1,000 of insurance in force there are now \$282 of assets, showing an increase of \$66 per thousand since 1918, and of these \$282 in assets \$211 is invested in bonds.

The phenomenal increase in new business of \$11,963,406,023, the largest gain in any year,

47th Annual Tabulation

● The National Underwriter-Insurance Press computations show the following summation of life insurance distributions in 1946 by insurance organizations operating in the United States and Canada:

Death claims	\$ 1,437,552,141
Matured endowments	473,376,104
Annuity payments	230,642,948
Disability payments	115,964,392
Accidental death benefits	25,450,935
Dividends to policyholders	578,109,798
Cash surrender values	382,766,599
Total for 1946	\$ 3,243,862,917
Twenty-Nine Year Total	\$67,524,853,008

showed a total of \$33,562,926,851 in new business for 1946, which is 46.7% larger than any amount previously written within a year, being \$10.7 billion over the record set in 1929. On a per capita basis the new business in 1946 was 347% over the amount written in 1918 although population has increased more than 37 million since then.

As a result of the larger volume of new business the amount of insurance in force had its largest gain in any year—amounting to \$20,112,803,611, a total of \$189,504,624,406 in force; being 2½ times the gain made in the boom year 1929. Ordinary increased \$12,871,028,620 to \$129,245,611,965; industrial gained \$1,645,510,802 to \$30,835,501,221, while group increased \$5,596,264,189 reaching \$29,423,511,220 which is double the amount in force seven years ago. The insurance in force per capita in the United States is now \$1,268, increasing \$122 over 1945; in 1918 the per capita was \$291.

In the past quarter century life insurance companies have paid as living and death benefits, and have increased their assets—to guarantee future payments to policyholders and beneficiaries—a total of \$16,863,405,435 over the amount taken in as premium income, for an average of \$674,536,217 each year.

Large City Payments Well Over Per Capita National Average

The 1946 life payments in larger cities were well over the national average on the per capita basis; while the average for the nation as a whole was \$22.09 per capita, the average per capita payment for all cities with a population of 75,000 or over was \$42.61. In these cities total payments were \$44 million higher than in 1945.

Among those cities having a population of 500,000 or over Pittsburgh had the highest per capita payment with \$63.83, while the average for this group of cities was \$38.48 per capita. In those cities with a population between 200,000 and 500,000 the average per capita payment was \$48.92, while the payment in Dayton, Ohio, in this group was \$63.50. Utica, N. Y., had the highest per capita among cities with a population between 100,000 and 200,000 with \$70.99; the average for this group being \$46.02. In the group between 75,000 and 100,000 population Pasadena, Calif., led with \$94.86, compared to the average of \$46.85.

OVER 10 MILLION IN FORTY-FOUR CITIES

Payments by life insurance companies exceeded \$25,000,000 in 17 cities in 1946. In 27 cities payments ranged between \$10,000,000 and \$25,000,000; in 41 cities there were payments between \$5,000,000 and \$10,000,000; while there were payments between \$1,000,000 and \$5,000,000 in 173 cities.

Those cities with payments of \$10 million or over:

1. New York	\$183,610,000	23. Columbus, O.	\$16,390,000
2. Chicago	138,650,000	24. Atlanta	16,220,000
3. Philadelphia	74,660,000	25. New Orleans	16,185,000
4. Brooklyn	51,670,000	26. Houston	16,100,000
5. Los Angeles	47,950,000	27. Jersey City	15,710,000
6. Detroit	47,840,000	28. Toledo	15,365,000
7. Boston	45,160,000	29. Akron	14,965,000
8. Pittsburgh	42,870,000	30. Louisville	14,735,000
9. Cleveland	40,390,000	31. Providence	14,470,000
10. Buffalo	34,485,000	32. Seattle	14,410,000
11. St. Louis	34,150,000	33. St. Paul	14,330,000
12. Baltimore	33,780,000	34. Dayton, O.	13,380,000
13. Washington	32,100,000	35. Oakland, Calif.	13,250,000
14. Milwaukee	27,300,000	36. Syracuse	12,910,000
15. Newark, N. J.	27,165,000	37. Denver	12,840,000
16. Cincinnati	26,230,000	38. Dallas	12,660,000
17. San Francisco	26,130,000	39. San Antonio	12,560,000
18. Minneapolis	23,180,000	40. Memphis	12,270,000
19. Kansas City, Mo.	22,410,000	41. Richmond, Va.	12,265,000
20. Indianapolis	21,760,000	42. Hartford	10,420,000
21. Rochester, N. Y.	18,635,000	43. Worcester, Mass.	10,260,000
22. Portland, Ore.	16,530,000	44. New Haven	10,180,000

PER CAPITA HIGH IN LARGE CITIES

The payments made in all cities of 75,000 population or over amounted to \$1,744,260,000,

1. Pasadena, Calif. . . \$94.86	7. Allentown, Pa. . . \$56.14
2. Binghamton, N. Y. 75.67	8. Springfield, Ill. . . 53.77
3. Waterbury, Conn. 67.97	9. Lansing, Mich. . . 53.68
4. Harrisburg, Pa. . . 65.31	10. Niagara Falls,
5. Schenectady, N. Y. 61.02	N. Y. 53.59
6. Wilkes-Barre, Pa. 56.55	

Payments to beneficiaries were \$1,463,003,076, averaging \$4,008,227 per day throughout the year; payments to policyholders \$1,780,859,841 averaged \$4,879,061 per day.

Life payments were \$2,805,404,461 more than payments under the social security program in 1946.

Cities Ranked by Payments

Ranking of Cities by States

ALABAMA	FLORIDA	KANSAS
Birmingham .....\$8,385,000	Miami .....\$8,660,000	Wichita .....\$5,450,000
Montgomery .....3,660,000	Jacksonville .....8,380,000	Kansas City .....3,375,000
Mobile .....2,940,000	Tampa .....3,615,000	Topeka .....3,110,000
Anniston .....690,000	Miami Beach .....1,910,000	Hutchinson .....410,000
Bessemer .....570,000	St. Petersburg .....1,860,000	Salina .....380,000
Tuscaloosa .....395,000	Pensacola .....950,000	Pittsburg .....275,000
Decatur .....360,000	Orlando .....915,000	Parsons .....255,000
Selma .....325,000	West Palm Beach .....840,000	Arkansas City .....240,000
Dothan .....290,000	Daytona Beach .....685,000	Lawrence .....235,000
Huntsville .....275,000	Fort Lauderdale .....545,000	Coffeyville .....215,000
	Tallahassee .....540,000	Eldorado .....210,000
	Coral Gables .....530,000	Leavenworth .....195,000
		Manhattan .....180,000
ARIZONA	GEORGIA	KENTUCKY
Phoenix .....\$1,910,000	Atlanta .....\$16,220,000	Louisville .....\$14,735,000
Tucson .....1,585,000	Savannah .....3,265,000	Lexington .....2,985,000
Douglas .....195,000	Augusta .....2,265,000	Covington .....1,915,000
Flagstaff .....180,000	Macon .....1,910,000	Ashland .....1,715,000
	Columbus .....1,565,000	Paducah .....555,000
ARKANSAS	Rome .....890,000	Owensboro .....465,000
Little Rock .....\$3,315,000	Albany .....755,000	Newport .....320,000
Fort Smith .....960,000	Athens .....615,000	Hopkinsville .....280,000
Pine Bluff .....515,000	La Grange .....465,000	Bowling Green .....260,000
El Dorado .....390,000	Brunswick .....380,000	Henderson .....245,000
Jonesboro .....295,000	Valdosta .....275,000	Maysville .....185,000
Hot Springs .....280,000		
North Little Rock .....230,000	IDAHO	LOUISIANA
Fayetteville .....220,000	Boise .....\$860,000	New Orleans .....\$16,185,000
	Idaho Falls .....305,000	Shreveport .....2,685,000
CALIFORNIA	Pocatello .....240,000	Baton Rouge .....2,685,000
Los Angeles .....\$47,950,000	Nampa .....225,000	Monroe .....580,000
San Francisco .....26,130,000	Lewiston .....215,000	Alexandria .....475,000
Oakland .....13,250,000	Twin Falls .....190,000	Lafayette .....430,000
Pasadena .....7,760,000		Lake Charles .....415,000
San Diego .....7,315,000	ILLINOIS	MAINE
Long Beach .....5,890,000	Chicago .....\$138,650,000	Portland .....\$3,715,000
Sacramento .....5,365,000	Evanston .....5,415,000	Lewiston .....765,000
Berkeley .....3,210,000	Peoria .....4,710,000	Bangor .....695,000
Fresno .....2,820,000	Oak Park .....4,250,000	Auburn .....510,000
Glendale .....2,660,000	Rockford .....4,150,000	Augusta .....480,000
Beverly Hills .....2,080,000	Springfield .....4,060,000	
San Jose .....1,885,000	Winnipeg .....2,520,000	
Hollywood .....1,880,000	East St. Louis .....2,340,000	MARYLAND
Stockton .....1,550,000	Joliet .....1,575,000	Baltimore .....\$33,780,000
Santa Monica .....1,310,000	Aurora .....1,490,000	Cumberland .....845,000
Santa Barbara .....895,000	Wilmette .....1,465,000	Chevy Chase .....710,000
Huntington Park .....880,000	Decatur .....1,255,000	Hagerstown .....560,000
San Bernardino .....820,000	Rock Island .....1,175,000	
Alameda .....815,000	Quincy .....990,000	MASSACHUSETTS
Piedmont .....815,000	Highland Park .....985,000	Boston .....\$45,160,000
	Bloomington .....960,000	Worcester .....10,260,000
	Moline .....890,000	Springfield .....7,825,000
	Cicero .....740,000	Cambridge .....5,390,000
		Brookline .....5,330,000
COLORADO		Lowell .....4,385,000
Denver .....\$12,840,000	INDIANA	Lawrence .....4,315,000
Colorado Springs .....1,175,000	Indianapolis .....\$21,760,000	Fall River .....4,265,000
Pueblo .....810,000	Fort Wayne .....5,570,000	Lynn .....3,990,000
Fort Collins .....315,000	South Bend .....4,470,000	New Bedford .....3,250,000
Greely .....280,000	Evansville .....3,850,000	Brockton .....3,190,000
Grand Junction .....270,000	Terre Haute .....3,715,000	Somerville .....3,180,000
Boulder .....260,000	Gary .....2,815,000	Pittsfield .....2,810,000
	Hammond .....1,830,000	Newton .....2,690,000
CONNECTICUT	Muncie .....1,180,000	Malden .....2,610,000
Hartford .....\$10,420,000	Anderson .....1,125,000	Holyoke .....2,585,000
New Haven .....10,180,000	East Chicago .....1,080,000	
Bridgeport .....6,895,000	Elkhart .....880,000	MICHIGAN
Waterbury .....6,750,000	Lafayette .....610,000	Detroit .....\$47,840,000
New Britain .....4,080,000	Richmond .....525,000	Grand Rapids .....8,065,000
West Hartford .....2,720,000	Bloomington .....515,000	Flint .....4,225,000
Stamford .....2,560,000	Kokomo .....455,000	Lansing .....4,225,000
New London .....1,530,000	Marion .....395,000	Saginaw .....3,520,000
Meriden .....830,000	Columbus .....370,000	Kalamazoo .....2,835,000
West Haven .....810,000	Michigan City .....365,000	Pontiac .....2,770,000
Danbury .....580,000	Vincennes .....360,000	Jackson .....2,670,000
	Logansport .....360,000	Bay City .....1,535,000
DELAWARE		Dearborn .....1,480,000
Wilmington .....\$7,100,000	IOWA	Highland Park .....1,465,000
Dover .....560,000	Des Moines .....\$6,960,000	
DISTRICT OF COLUMBIA	Sioux City .....3,440,000	
Washington .....\$32,100,000	Cedar Rapids .....2,660,000	
	Davenport .....2,595,000	
	Waterloo .....1,965,000	
	Dubuque .....1,895,000	
	Council Bluffs .....735,000	
	Clinton .....685,000	
	Fort Dodge .....685,000	

Payments in Large Cities

CITIES WITH POPULATION OF 500,000 OR OVER
Combined Population (15 Cities)—22,367,825
Total Life Insurance Payments—\$860,775,000
Average Per Capita Payment—\$38.48

Insurance Payment in City	Rank in Payment	Population	Rank in Population	Per Family Payment in City	Per Capita Payment in City
New York City (omitting Brooklyn) .....\$183,610,000	1	4,756,710	1	\$174	\$38.60
Chicago .....138,650,000	2	3,396,808	2	164	40.81
Brooklyn .....51,670,000	3	2,698,285	3	80	19.14
Philadelphia .....74,660,000	4	1,931,334	4	163	38.65
Detroit .....47,840,000	5	1,823,452	5	129	29.47
Los Angeles .....47,950,000	6	1,504,277	6	130	31.88
Cleveland .....40,390,000	7	878,336	7	180	45.98
Baltimore .....33,780,000	8	859,100	8	150	39.30
St. Louis .....34,150,000	9	816,048	9	159	41.85
Boston .....45,160,000	10	770,916	10	252	58.58
Pittsburgh .....42,870,000	11	671,659	11	276	63.83
Washington .....32,100,000	12	663,091	12	251	49.40
San Francisco .....26,130,000	13	634,536	13	146	41.18
Milwaukee .....27,330,000	14	587,472	14	190	46.52
Buffalo .....34,485,000	15	575,901	15	246	59.87

CITIES WITH POPULATION BETWEEN 200,000 AND 500,000
Combined Population (29 Cities)—9,120,599
Total Life Insurance Payments—\$446,240,000
Average Per Capita Payment—\$48.92

Insurance Payment in City	Rank in Payment	Population	Rank in Population	Per Family Payment in City	Per Capita Payment in City
New Orleans .....\$16,185,000	25	494,537	16	\$116	\$32.69
Minneapolis .....23,180,000	18	492,370	17	189	47.08
Cincinnati .....26,230,000	16	455,610	18	214	57.57
Newark, N. J. ....27,165,000	15	429,760	19	258	63.21
Kansas City, Mo. ....22,410,000	19	399,178	20	206	56.13
Indianapolis .....21,760,000	20	386,972	21	220	56.24
Houston .....16,100,000	26	384,514	22	151	41.87
Seattle .....14,410,000	32	368,302	23	142	39.12
Rochester, N. Y. ....18,635,000	21	324,975	24	227	57.33
Denver .....12,840,000	37	322,412	25	148	39.82
Louisville .....14,735,000	30	306,087	26	184	46.18
Columbus, Ohio .....16,390,000	22	305,394	28	190	54.12
Portland, Ore. ....16,530,000	24	302,288	29	231	53.65
Atlanta .....13,250,000	35	302,163	30	159	43.87
Oakland .....15,710,000	27	301,173	31	206	52.17
Jersey City .....12,660,000	38	294,734	32	150	42.95
Dallas .....12,270,000	40	292,942	33	179	41.89
Memphis .....14,330,000	33	287,736	34	211	49.80
St. Paul .....15,365,000	28	282,349	35	191	54.42
Toledo .....8,385,000	48	267,583	36	131	31.34
Birmingham .....8,385,000	39	253,854	37	220	49.48
San Antonio .....12,560,000	31	253,504	38	236	57.07
Providence .....14,470,000	29	244,791	39	239	61.13
Akron .....6,650,000	64	223,844	40	122	29.71
Omaha .....13,380,000	34	210,718	41	210	63.50
Dayton, Ohio .....12,910,000	36	205,967	42	243	62.67
Syracuse .....9,330,000	45	204,424	43	198	45.64
Oklahoma City .....9,330,000	45	203,341	44	161	35.98
San Diego .....7,315,000	56				

CITIES WITH POPULATION BETWEEN 100,000 AND 200,000
Combined Population (49 Cities)—6,499,565
Total Life Insurance Payments—\$299,110,000
Average Per Capita Payment—\$46.02

Insurance Payment in City	Rank in Payment	Population	Rank in Population	Per Family Payment in City	Per Capita Payment in City
Worcester, Mass. ....\$10,260,000	43	193,694	45	\$224	\$52.96
Richmond, Va.12,265,000	41	193,042	46	273	63.54
Fort Worth, Tex.6,820,000	62	177,662	47	140	38.40

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Ranking of Cities by States

(CONT' FROM PRECEDING PAGE)

Battle Creek	1,390,000	Rochester	18,635,000	Greenville	1,160,000
Muskegon	1,320,000	Syracuse	12,910,000	Spartanburg	880,000
Grosse Pointe	845,000	Bronx	10,195,000	Greenwood	435,000
Ann Arbor	845,000	Albany	8,220,000	Sumter	430,000
Port Huron	575,000	Utica	7,135,000	Florence	410,000
Monroe	440,000	Yonkers	6,315,000	Anderson	335,000
Escanaba	415,000	Binghamton	5,925,000	Rock Hill	295,000
		Schenectady	5,340,000	Orangeburg	270,000
		Long Island City	5,250,000		
		Mount Vernon	4,970,000		
		Jamaica	4,880,000		
		Troy	4,220,000		
		Niagara Falls	4,180,000		
		New Rochelle	3,765,000		
		Elmira	2,330,000		

MINNESOTA

Minneapolis	\$23,180,000
St. Paul	14,330,000
Duluth	4,690,000
Rochester	455,000
Winona	450,000
Austin	345,000
St. Cloud	330,000
Hibbing	310,000
Mankato	230,000
Albert Lea	220,000

MISSISSIPPI

Jackson	\$3,220,000
Meridian	915,000
Greenville	735,000
Vicksburg	685,000
Greenwood	610,000
Hattiesburg	375,000
Gulfport	305,000
Laurel	280,000
Biloxi	270,000
Clarksdale	260,000
Columbus	245,000

MISSOURI

St. Louis	\$34,150,000
Kansas City	22,410,000
Springfield	2,865,000
St. Joseph	2,830,000
University City	1,515,000
Clayton	915,000
Webster Groves	790,000
Joplin	780,000
Jefferson City	465,000
Sedalia	335,000
Hannibal	325,000
Cape Girardeau	305,000
Columbia	295,000

MONTANA

Butte	\$795,000
Great Falls	780,000
Billings	425,000
Helena	250,000
Missoula	245,000
Anaconda	185,000

NEBRASKA

Omaha	\$6,650,000
Lincoln	4,115,000
Hastings	375,000
Grand Island	320,000
Beatrice	265,000
Scottsbluff	190,000
North Platte	175,000
Fremont	145,000
Norfolk	125,000
Kearney	115,000

NEVADA

Reno	\$535,000
Las Vegas	150,000
Sparks	110,000
Elko	85,000

NEW HAMPSHIRE

Manchester	\$2,110,000
Concord	940,000
Nashua	795,000

NEW JERSEY

Newark	\$27,165,000
Jersey City	15,710,000
Trenton	7,430,000
Paterson	6,440,000
Camden	5,770,000
East Orange	4,985,000
Elizabeth	4,280,000
Montclair	3,080,000
Bayonne	2,740,000
Passaic	2,485,000
Atlantic City	2,165,000
New Brunswick	1,575,000
Irvington	1,515,000
Hoboken	1,380,000
Plainfield	1,195,000
Fort Lee	1,150,000
Summit	965,000
Union City	945,000

NEW MEXICO

Albuquerque	\$1,145,000
Santa Fe	305,000
Roswell	150,000
Clovis	140,000
Las Vegas	115,000

NEW YORK

New York City	\$183,610,000
Brooklyn	51,670,000
Buffalo	24,485,000

NORTH CAROLINA

Charlotte	\$4,485,000
Greensboro	3,990,000
Winston Salem	3,920,000
Durham	2,960,000
Raleigh	2,350,000
Asheville	1,695,000
High Point	905,000
Burlington	890,000
Wilmington	875,000
Rocky Mount	775,000
Ashtonia	555,000
Salisbury	560,000
Goldsboro	520,000
Fayetteville	515,000
Shelby	435,000

NORTH DAKOTA

Fargo	\$1,120,000
Grand Forks	640,000
Bismarck	355,000
Jamestown	310,000
Minot	290,000

OHIO

Cleveland	\$40,390,000
Cincinnati	26,230,000
Columbus	16,390,000
Toledo	15,365,000
Akron	14,965,000
Dayton	13,380,000
Youngstown	8,525,000
Canton	5,290,000
Cleveland Heights	3,665,000
Lakewood	2,785,000
Springfield	2,370,000
Shaker Heights	2,150,000
Hamilton	2,105,000
Lima	1,580,000
Mansfield	1,375,000
Warren	1,295,000
Portsmouth	1,180,000
Norwood	1,115,000
Zanesville	1,060,000
Steubenville	955,000

OKLAHOMA

Oklahoma City	\$9,330,000
Tulsa	7,210,000
Muskogee	735,000
Enid	625,000
Ponca City	375,000
Shawnee	325,000
Bartlesville	275,000
Ardmore	245,000
Oklmulgee	235,000
Chickasha	230,000
Norman	195,000

OREGON

Portland	\$16,530,000
Salem	820,000
Eugene	515,000
Klamath Falls	385,000
Astoria	260,000
Pendleton	240,000
Medford	165,000

PENNSYLVANIA

Philadelphia	\$74,660,000
Pittsburgh	42,870,000
Scranton	7,690,000
Harrisburg	5,480,000
Allentown	5,440,000
Erie	5,315,000
Reading	4,915,000
Wilkes-Barre	4,875,000
Lancaster	4,180,000
Altoona	3,595,000
McKeesport	3,220,000
Rethlehem	2,860,000
York	2,770,000
Johnstown	2,610,000
Chester	2,190,000
Upper Darby	1,685,000
Williamsport	1,165,000
Easton	995,000
New Castle	965,000
Beaver Falls	960,000

RHODE ISLAND

Providence	\$14,470,000
Pawtucket	3,695,000
Woonsocket	2,470,000
Cranston	2,345,000
East Providence	1,390,000

SOUTH CAROLINA

Columbia	\$2,970,000
Charleston	2,915,000
Laramie	140,000

SOUTH DAKOTA

Sioux Falls	\$985,000
Aberdeen	310,000
Rapid City	255,000
Mitchell	160,000
Watertown	145,000

TENNESSEE

Memphis	\$12,270,000
Nashville	9,245,000
Chattanooga	4,860,000
Knoxville	3,890,000
Jackson	795,000
Johnson City	680,000
Clarksville	290,000
Columbia	275,000

TEXAS

Houston	\$16,100,000
Dallas	12,660,000
San Antonio	12,560,000
Fort Worth	6,820,000
El Paso	3,255,000
Beaumont	2,550,000
Austin	2,710,000
Waco	2,610,000
Galveston	2,330,000
Wichita Falls	1,770,000
Amarillo	1,665,000
Corpus Christi	1,330,000
Port Arthur	1,235,000
Laredo	965,000
Abilene	910,000
Tyler	850,000
Lubbock	780,000
San Angelo	690,000
Sherman	615,000
Corsicana	365,000

UTAH

Salt Lake City	\$2,915,000
Ogden	580,000
Provo	160,000
Logan	135,000

VERMONT

Burlington	\$915,000
Rutland	610,000
Barre	345,000

VIRGINIA

Richmond	\$12,265,000
Norfolk	4,770,000
Roanoke	3,290,000
Portsmouth	2,110,000
Lynchburg	1,425,000
Newport News	1,130,000
Danville	965,000
Arlington	860,000
Alexandria	785,000
Petersburg	750,000
Charlottesville	690,000

WASHINGTON

Seattle	\$14,410,000
Spokane	4,890,000
Tacoma	4,580,000
Yakima	690,000
Everett	615,000
Walla Walla	550,000
Bellingham	465,000
Vancouver	455,000
Aberdeen	370,000

WEST VIRGINIA

Charleston	\$3,930,000
Huntington	3,505,000
Wheeling	2,480,000
Clarksburg	610,000
Bluefield	430,000
Parkersburg	425,000
Morgantown	255,000

WISCONSIN

Milwaukee	\$27,330,000
Madison	2,770,000
Racine	1,810,000
Green Bay	1,450,000
Oshkosh	1,110,000
Wauwatosa	990,000
Kenosha	985,000
Appleton	960,000
La Crosse	930,000
Sheboygan	915,000
Wausau	765,000
Eau Claire	735,000
Fond du Lac	710,000
Janesville	695,000
Manitowoc	620,000

WYOMING

Cheyenne	\$445,000
Casper	250,000
Sheridan	180,000

Payments in Large Cities

(CONT' FROM PRECEDING PAGE)

	Insurance Payment in City	Rank in Pay- ment	Population	Rank in Payment	Popu- Per Family Payment in City	Per Capita Payment in City
Jacksonville	8,380,000	49	173,065	48	258	48.43
Miami	8,660,000	47	172,172	49	131	50.31
Youngstown, Ohio	5,825,000	70	167,720	50	149	34.73
Nashville	9,245,000	46	167,402	51	179	55.22
Hartford	10,420,000	42	166,267	52	256	62.63
Grand Rapids	8,065,000	51	164,292	53	185	49.08
Long Beach	5,890,000	68	164,271	54	118	35.87
New Haven	10,180,000	44	160,605	55	257	63.38
Des Moines	6,960,000	60	159,819	56	163	43.55
Flint	5,865,000	69	151,543	57	156	38.71
Salt Lake City	2,915,000	120	149,934	58	85	19.44
Springfield, Mass.	7,825,000	52	149,554	59	206	52.34
Bridgeport, Conn.	6,895,000	61	147,121	60	192	46.87
Norfolk, Va.	4,770,000	86	144,332	61	150	33.05
Yonkers, N. Y.	6,315,000	66	142,598	62	192	44.28
Tulsa	7,210,000	57	142,157	63	195	50.73
Scranton	7,690,000	54	140,404	64	233	54.77
Paterson, N. J.	6,440,000	65	139,656	65	166	46.13
Albany, N. Y.	8,220,000	50	130,577	66	235	62.96
Chattanooga	4,860,000	85	128,163	67	160	37.93
Trenton, N. J.	7,430,000	55	124,697	68	274	59.58
Spokane	4,890,000	83	122,001	69	144	40.06
Kansas City, Kan.	3,375,000	113	121,458	70	107	27.80
Fort Wayne	5,570,000	72	118,410	71	189	47.04
Camden, N. J.	5,770,000	71	117,536	72	208	49.10
Erie	5,315,000	79	116,955	73	188	45.46
Fall River	4,315,000	93	115,428	74	160	37.38
Wichita	5,450,000	74	114,966	75	181	47.36
Wilmington, Del.	7,100,000	59	112,504	76	281	63.11
Gary	2,815,000	122	111,719	77	102	25.20
Knoxville	3,890,000	103	115,580	78	160	34.85
Cambridge, Mass.	5,390,000	76	110,879	79	...	48.64
Reading, Pa.	4,915,000	82	110,568	80	177	44.47
New Bedford, Mass.	3,990,000	101	110,341	81	143	36.17
Elizabeth, N. J.	4,280,000	94	109,912	82	160	38.94
Tacoma	4,580,000	89	109,408	83	145	41.08
Canton, Ohio	5,290,000	80	108,401	84	201	48.80
Tampa	3,615,000	108	108,391	85	107	33.34
Sacramento	5,365,000	77	105,958	86	180	50.61
Peoria	4,710,000	87	105,087	87	159	44.85
Somerville, Mass.	3,180,000	118	102,177	88	...	31.11
Lowell, Mass.	5,120,000	81	101,389	89	216	50.49
South Bend	4,470,000	91	101,268	90	174	44.16
Duluth	4,690,000	88	101,065	91	190	46.43
Charlotte, N. C.	4,485,000	90	100,899	92	190	44.45
Utica, N. Y.	7,135,000	58	100,518	93	257	70.99

80 Years Ago...

Des Moines' streets were muddy lanes and Iowa's highways mere wagon trails back on January 25, 1867, the day upon which the Equitable Life Insurance Company of Iowa was founded.

The fifteen incorporators were men of vision, of courage, and of great faith, for Iowa was a frontier state into which, only the year previous, the railroad had thrust its first exploratory line.

Today...

The Company has far outstripped the greatest hopes of its incorporators during the past four score years. From a local enterprise serving a pioneer community the Equitable of Iowa has grown to be a national institution serving an ever increasing number of men, women and children, with \$325 millions of assets assuring nearly \$850 millions of life insurance benefits.

Tomorrow...

Backed by the experience of 80 years of consistent progress, the Equitable Life of Iowa now looks forward toward the completion of its first century of service determined to continue to conduct its affairs in the sound and progressive manner which time so thoroughly has tested.

Equitable Life of Iowa

Founded in 1867 in Des Moines

Prominent Life Payments in 1946

A PARTIAL LIST OF INSURED CLASSIFIED ACCORDING TO OCCUPATION

EXECUTIVES

● Will D. Allen, Alton, N. H., pres. Allen Rogers Co.; Abram S. Altheimer, New York City, chain store exec.; Elias L. Anderson, Minneapolis, pres. Crown Iron Works; Johnson B. Angle, Wauwatosa, Wis., pres. paper co.; John G. Anspach, Altoona, Pa., treas. Wm. F. Gable Co.; L. W. Baldwin, St. Louis, pres. Missouri Pacific RR. Co.; Wm. P. Bartel, Wayland, Mass., pres. J. L. Thomson Mfg. Co.; Robert H. Bartlett, Tulsa, Okla., exec.; Michaelis L. Bath, Shreveport, La.; Earle A. Bellamy, Knoxville, Ia.; George R. Benson, Kenilworth, Ill., pres. Benson & Rixon Co.; Sherman D. Berdan, Bay City, Mich., pres. Berdan Bread Co.; Jacob L. Bitker, Milwaukee, chrmn. Bitker-Gerner Co.; John L. Blish, Seymour, Ind., pres. Blish Milling Co.; Irving Bogin, Chicago, pres. Irving Bogin Inc.; Walter A. Bonitz, Pittsburgh, exec.; Wm. C. Boren, Greensboro, N. C., pres. cotton mill; Wm. A. Brooks, Jr., Dallas, pres. Farmers & Merchants Warehouse; Ralph D. Brown, Seattle, timber co. exec.; Jules E. Brulatour, New York City, exec.; Joseph G. Busam, Glendale, Ohio; Adolphus Busch, III, St. Louis, pres. Anheuser-Busch, Inc.; Julius L. Byrne, Orange, Tex.

● Edward C. Campbell, Chicago, utility exec.; Clarence J. Carey, Oklahoma City, treas. Carey Lumber Co.; Wesley E. Cooley, East Lansing, Mich., exec.; Algernon F. Chapman, Cincinnati, v. p. Loring-Andrews Co.; Walter L. Cherry, Chicago, chrmn. Cherry-Burrell Corp.; Wm. N. Christensen, York, Pa., v. p. Sherman M. & P. R. R.; Irving Chucnin, Providence, pres. Sherman Mfg. Co.; Chas. A. Clasgens, New Richmond, O., secy. J. & H. Clasgens Co.; Geo. F. Claussen, Augusta, Ga., pres. H. H. Claussen's Sons; Louis Collic, Waco, Tex., treas. Merrick Medicine Co.; Eugene B. Corbett, Houston, pres. Corbett Corp.; Arthur Craxson, Chicago, exec.; Arthur J. Cunningham, Houston, exec.; Murray J. Dailey, Flint, Mich., vice-pres. & mng. dir.; Martin L. Davey, Kent, O., exec.; John R. Davies, Philadelphia, pres. Moore Push-Pin Co.; John M. Davies, Little Rock, Ark., pres. Dixie Culvert Mfg. Co.; Roblin H. Davis, Denver, pres. Davis Bros., Inc.; Harry L. Dempster, Beatrice, Neb., pres. mill mgr. co.; Maurice J. Devine, Norwalk, Conn., pres. Devine Bros., Inc.; John M. DeVoe, Greenwich, Conn., exec.; Harry C. Donaldson, Los Angeles, partner Brumley-Donaldson Co.; Peter C. Dooley, Fort Wayne, pres. General Printing Corp.; Arthur G. Dorrance, Ardmore, Pa., exec.; Alexander Dulfer, San Francisco, printing & lithograph exec.; Samuel O. Dungan, Indianapolis, pres. Polk Sanitary Milk Co.; E. Frank Dunning, St. Clairsville, O., pres. coal companies; John F. Enns, Inman, Kan., pres. Enns Milling Co.; Benjamin Evans, Youngstown, O., pres. Beil & Evans Co.

● Louis J. Ferdinand, Hazelton, Pa., exec.; Edward M. Fielding, Newton, Mass., laundry exec.; Barnett Fine, New York City, exec.; Edwin G. Fisher, Winnetka, Ill.; Wm. D. Fitta, Byhalia, Miss.; Chas. W. Francis, Stamford, Tex.; Percy I. Freedman, Milwaukee, exec.; John S. Freeman, Orange, N. J., v. p. Lorillard Co.; Alvin Freirich, New York City, meat exec.; Hyman Friedberg, Buechel, Ky., pres. Falls City Tobacco Co.; Crone W. Furr, Amarillo, Tex., pres. Furr Food Stores, Inc.; James W. Gardner, Shelby, N. C., v. p. cloth mills; Joseph N. Garvey, Appleton, Wisc., treas. Valley Acceptance Corp.; Harwood J. Gilbert, Saginaw, Mich., exec.; LaVerne C. Gillard, Fort Atkinson, Wisc., exec.; Wm. A. Givens, Jr., Pittsburgh, steel co. official; Thos. K. Glenn, Atlanta, dir. Coca-Cola Co.; Wm. R. Goldsborough, Meadowbrook, Pa., pres. W. R. Goldsborough, Inc.; Elmer A. Gullberg, Moline, Ill., exec.; Albert A. Hall, Piqua, O., pres. Piqua Quarries, Inc.; Edwin L. Hall, Dallas, exec.; Fitzgerald Hall, Nashville, pres. of railroad co.; Oscar Hank, Paducah, Ky., exec.; Wm. H. Hauselmann, Denver, pres. Hauselmann Engineering Co.; Morris S. Hawkins, Norfolk, Va., railroad pres.; Edwin A. Harris, Brookline, Pa., treas. T. A. Harris Co.; Clarence B. Heiserman, Haverford, Pa., exec.; Philip T. Henderson, Los Angeles, exec.; Carl Herdeg, Fargo, N. D.

● Stephen R. Hickok, Rochester, N. H., corp. exec.; Raymond W. Higgins, Duluth, pres. Kelly How Thomson Co.; Andrew H. Hilgartner, Baltimore, exec.; Geo. W. Hill, New York City, pres. American Tobacco Co.; Maurice L. Hirsch, Highland Park, Ill., exec.; Albert N. Hodge, Chicago, pres. American Excelsior Corp.; Wm. W. Holden, San Antonio, v. p. & genl. mgr.; Chas. J. Huber, Kenosha, Wisc., pres. glass co.; Paul S. Huber, Norfolk, Va., pres. Norfolk Newspaper, Inc.; James A. Huff, Rockwood, Tenn., pres. Rockwood Mills; Wm. P. Jackson, Watertown, Mass., exec.; Frederick W. Johnson, Brooklyn, v. p. Boss Mfg. Co.; David V. Jones, Fort

Wayne, pres. Troy Dry Cleaning Co.; John B. Jones, Knoxville, dir. Gray Knox Marble Co.; Ralph M. Jones, Utica, N. Y., genl. mgr. knitting mills; Alan N. Jordan, Portsmouth, O.; exec. secy. Ohio Valley Flood Control Assn.; Chas. W. Koerner, Beverly Hills, Calif., business exec.; Israel Koretsky, Clifton, N. J., exec.; Frank A. Krim, Worcester, Mass., pres. Denholm & McKay Co.;

Edward S. Smith, Great Neck, N. Y., exec.; Ernest C. Smith, Wilkes-Barre, Pa., pres. publishing co.; Harris Smith, Atlanta, pres. H. Smith Bottle Supply Co.; Wm. E. Smith, Fort Smith, Ark., exec.; Philip C. Snow, Wallingford, Pa., pres. Globe Ticket Co.; Edward W. Staebler, Ann Arbor, Mich., v. p. Staebler-Kemp Oil Co.; Abdul D. Steinbach, New Haven, exec.; Isidor M. Stettenheim, New York City, chrmn. Hamlin & Co.; Anthony Sudekum, Nashville, pres. Crescent Amusement Co.; Clarence M. Sutton, Detroit, exec.

● Horace A. Taylor, Louisville, drug exec.; W. Duncan Taylor, Aspinwall, Pa., pres. Iron City Spring Co.; Rudolph Tenk, Quincy, Ill., business exec.; Clarence P. Thiemann, Cincinnati, buyer & exec.; Frederick E. Thomas, Atlanta, exec.; Logan C. Thomson, Cincinnati, pres. Champion Paper & Fibre Co.; Stanley H. Tinley, Knoxville, pres. tire co.; Frank B. Towne, Holyoke, Mass., treas. Natl. Blank Book Co.; Frank J. Trau, Waco, Tex., exec.; Vernon S. Tupper, Nashville, pres. roller mills; Joseph Ullman, Cincinnati, v. p. Red Top Brewery; Daniel Upthegrove, St. Louis, railroad acting pres.; Raymond P. Vetter, Louisville, exec.; Albert J. Walker, San Antonio, pres. household furniture co.; Philip J. Watson, Jr., Clayton, Mo., pres. Terminal Railroad Co.; James M. Webb, East Orange, N. J., exec.; Albert S. Wells, Chicago, radio mfr. & chrmn. of board; Herbert N. West, Cincinnati, exec.; Harry W. Whited, Nacogdoches, Tex., exec. lumber industries; Samuel D. Williams, Sherman, Tex., pres. grocery co.; Thos. W. Williams, Maplewood, N. J., asst. v. p. N. Y. Telephone Co.; T. Blair Willison, Shaker Heights, O.; exec.; Joseph Winship, Atlanta, exec.; Frank J. Wright, St. Louis, exec. Acme Paper Co.; Lawrence P. Youngblood, St. Louis Park, Minn., treasurer lumber co.

ATTORNEYS

● Arcadius L. Agatin, Tucson, Ariz.; Marshall T. Anderson, Rockport, Tex.; Thos. L. Bailey, Jackson, Miss., atty. & governor; John D. Barker, Sweetwater, Tex.; Maurice Baskin, Miami Beach, Fla.; James A. Beha, New York City; Sam H. Benbow, Houston; Hiram C. Bolinger, Cincinnati; Walter F. Bossert, Liberty, Ind.; Richard S. Bowers, Caldwell, Tex.; Reginald R. Brewster, Kansas City, Mo.; John F. Bruton, Wilson, N. C.; Frank P. Burke, Milwaukee; Louis A. Busch, Champaign, Ill.; Chas. M. Buss, Cleveland; John P. Butt, Jr., Gettysburg, Pa.; Lee B. Byard, Minneapolis; Francis S. Cantrell, Jr., Philadelphia; Lewis C. Carroll, Louisville; Raymond A. Cavanaugh, Chicago; Alexander B. Cook, Lakewood; Sam C. Cook, Greenville, Miss.; Robert Cushman, Boston; Edward J. Daehler, Portsmouth, O.; Augustine H. D'Anza, Chicago; Geo. L. Dickson, Oneonta, N. Y.; B. Alfred Donithen, Marion, O.; Thos. F. Donovan, Joliet, Ill.; Nat T. Dyer, Mountain Home, Ark.

● Samuel L. Ehrman, Little Rock, Ark.; Joseph O. Epstein, Toledo; Mark S. Evans, Columbus, O.; Walter T. Fahy, Philadelphia; Ralph B. Feagin, Houston; Wilmer T. Fox, Jeffersonville, Ind.; Wm. H. Francis, Dallas; John D. Gardner, Steubenville, O.; Fred W. Genrich, Wausau, Wisc.; David C. Gracy, Austin, Tex.; Pike Hall, Jr., Shreveport, La.; John T. Harding, Kansas City, Mo.; Edward P. Harney, Mokenca, Ill.; Sylvan H. Hirsch, Rydal, Pa.; Harry C. Howard, Kalamazoo, Mich.; Joseph H. James, Greensboro, Ala.; Edward G. Jennings, Washington, D. C.; Elbert Johnson, Indianola, Miss.; Fletcher M. Johnson, Bristow, Okla.; James C. Jones, St. Louis; Geo. H. Kattenhorn, Cincinnati; Stafford W. Keegan, Highland, Md.; Edward A. Kiley, Oneida, N. Y.

● Francis B. Leech, Grand Rapids, Mich.; Howard B. Lewis, Philadelphia; Eugene Locke, Dallas; Wm. W. Lyons, Atlanta; Malcolm McAvoy, Cincinnati; John N. McCoy, Oskaloosa, Ia.; John J. McDevitt, Jr., Philadelphia; Edward McGovern, Wilkes-Barre, Pa.; Henry T. McGown, Fort Worth; James Mann, Norfolk, Va.; Chas. S. Mayfield, Cleveland, Tenn.; Walker P. Mayo, Prestonsburg, Ky.; Onslow W. Milan, Miami Beach, Fla.; Paul T. Miller, Scottsbluff, Neb.; Julius H. Moeller, Detroit; John M. Morrison, Brookline, Mass.; Arthur H. Morse, Weston, Mass.; Ben Mossel, Kansas City, Mo.; David A. Murphy, Kansas City, Mo.; Wm. C. Murphy, Columbus, O.; Geo. I. Neal, Huntington, W. Va.; Wm. Newcorn, Plainfield, N. J.; Geo. Norman, Hamburg, Ark.

● Leo J. Palda, Jr., Minot, N. D.; Wm. E. Pardee, Akron; Martin P. Parrier, Pearisburg, Va.; B. Vincent Pater, Hamilton, O.; Dennis B. Patton, San Angelo, Tex.; Lee J. Perrin, New York City; Eugene D. Perry, Des Moines;

(CONTINUED ON PAGE 10)

Large Claims Paid in 1946

1192 Claims \$	30,000 to \$	50,000
802 Claims	50,000 to	100,000
288 Claims	100,000 to	200,000
51 Claims	200,000 to	300,000
19 Claims	300,000 to	400,000
10 Claims	400,000 to	500,000
3 Claims	500,000 to	600,000
4 Claims	600,000 to	700,000
2 Claims	700,000 to	800,000
3 Claims	800,000 to	900,000
3 Claims	900,000 to	1,000,000
3 Claims	1,000,000 to	2,000,000
1 Claim	3,000,000 to	4,000,000

Hyman Kronenberg, Cleveland, pres. Acme Lighting Prod., Inc.; John P. Landreth, Evanston, Ill., pres. Spring Packing Corp.; Wm. Lavetan, York, Pa., exec.; Harold B. Lidin, Cincinnati.

● Byron C. McLellan, Atlanta, chrmn. board of dir.; James H. McEwen, Burlington, N. C., pres. May, McEwen, Kaiser Co.; Howard M. McJunkin, Charleston, W. Va., pres. McJunkin Supply Co.; Chas. L. McMahon, Tulsa, pres. C. L. McMahon, Inc.; Chas. E. McManus, Springlake, N. J., chrmn. Crown Cork & Seal Co.; Arthur R. Maas, San Gabriel, Calif., pres. A. R. Maas Chemical Co.; John G. Melville, Sykesville, Md., partner woolen mill; Joseph Menoff, Brooklyn, treas. Ridgewood New Co.; Frank J. Miller, South Milwaukee, Wisc.; H. Tyler Miller, Rochester, N. Y., exec.; Wm. J. Moeller, Glendale, O.; exec.; Edgar B. Moore, Elizabeth, N. J., exec.; Nathan Morse, University City, Mo., pres. of co.; Norman B. Munson, Deerfield, Wisc., treas. Deerfield Creamery Co.; Frank J. O'Brien, Chicago, v. p. McKey & Poague, Inc.; Aquilla J. Orme, Jr., Atlanta, exec. Red Rock Cola Co.; Arthur G. Pagels, Cincinnati, storage warehouse; Grover C. Patton, Decatur, Ill., pres. Purity Baking Co.; Samuel E. Paul, New Orleans, corp. exec.; Peter C. Pfeiffer, Port Arthur, Tex., exec. P. C. Pfeiffer Co., Inc.; Alexander R. Phillips, Montclair, N. J., exec. pres.; Albert Pickin, East Liverpool, O., pres. Palm, Fechteler & Co.; Philip Pidgeon, Memphis, pres. Pidgeon Thomas Iron Co.; Louis A. Piotrowski, Chippewa Falls, Wisc., exec.; Frederick Post, Jr., Chicago, v. p. Frederick Post Co.; Julian Price, Greensboro, N. C., exec.

● Frank H. Ransom, Portland, Ore., exec.; Geo. R. Reitmeyer, Arabi, La., v. p. Victory Oil Co.; Fred L. Rentz, New Castle, Pa., pres. News Co., Inc.; Albert E. Rogers, Los Angeles, exec.; Louie Rose, Dallas, pres. Rose Mfg. Co.; Chas. F. Runyon, Charleston, W. Va., exec.; Ben E. Sanders, Des Moines, exec.; Joseph A. Scallan, Terrace Park, O., pres. Scallan Supply Co.; Albert L. Scott, Chappaqua, N. Y., pres. of corp.; Sam L. Segal, Chilliocthe, O., pres. paper co.; Joseph N. Seifert, Baltimore, exec.; Bernard F. Sheehan, Lincoln, Neb., exec.; Edward E. Sheehy, Corsicana, Tex., treas. Corsicana Cotton Mill; Harry W. Sherman, Chicago, pres. Sherman Wash Wear, Inc.; Alexander P. Silverstein, Charleston, W. Va., exec.; Joseph A. Skinner, South Hadley, Mass., exec.; Frank B. Slater, Dallas, chrmn. Fishburn Oriental Dyeing & Clg.;

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34 Nassau Street



New York 5, N. Y.

PROMINENT PAYMENTS

(CONTINUED FROM PAGE 8)

John M. Pfeifer, Springfield, Ill.; Louis C. Phelps, Millbrook, Ala.; Geo. B. Porter, Chevy Chase, Md.; John J. Priestley, Chicago; Nolan Queen, Weatherford, Tex.; Theodore Rassieur, St. Louis; Ralph R. Reed, Washington, D. C.; Benjamin C. Rees, La Porte, Ind.; Louis J. Reidel, St. Louis; Edgar P. Rice, Huntington, W. Va.; Hiram L. Ricks, Eureka, Calif.; Eleanor A. Ridiman, Cincinnati; Albert H. Roberts, Nashville; John H. Roberts, Atlanta; John W. Rody, St. Joseph, Mich.; Maurice Rose, Philadelphia; Murray B. Rose, New York City; Alfred H. Roubush, St. Louis; C. DeBevoise Royal, Des Moines; Wm. M. Ryan, Houston.

Wm. H. Sawyers, Hinton, W. Va.; Isaiah Scheeling, Hollidaysburg, Pa.; Francis W. Seabury, Brownsville, Tex.; Wm. L. Seymour, Elkhorn, Wisc.; John N. Snell, Sr., Houston; Ira C. Snyder, Manhattan, Kans.; W. H. H. Southern, Knoxville; John Sprigg, Dayton, O.; Seiforde M. Stellwagen, Washington, D. C.; Carroll R. Taber, Lansing, Mich.; Isidor Tankus, Westport, Conn.; Geo. W. Tehan, Springfield, O.; Thos. J. Terral, Little Rock, Ark.; Geo. B. Thatcher, Reno, Nevada; Lewis Tillman, Nashville; Wm. J. Truscott, Seattle; Chas. Weigel, Cincinnati; David Weinstein, New York City; Wm. S. Weiss, New York City; Wm. F. White, Muncie, Ind.; Wenceslaus O. Wiegorecki, Blue Island, Ill.; Robert G. Williams, Winchester, Va.; Mahlon E. Wilson, Salt Lake City; Samuel M. Wilson, Lexington, Ky.; Henry E. Wolf, Millburn, N. J.; Arthur R. Wolfe, Evanston, Ill.; Robert H. Woody, Great Neck, N. Y.; Richard E. Younggren, Kewanee, Ill.

MANUFACTURERS AND MERCHANTS

Issie Aaron, Clarksburg, W. Va.; C. Gorman Armstrong, Frankfort, Ind.; Chas. B. Bagley, Jr., Chattanooga, Tenn., cotton broker; Geo. F. Barnes, Gary, Ind., coal dealer; John R. Baumann, Jr., Rahway, N. J., florist; Theodore L. Bednar, Chuk, Kewanee, Ill., druggist; Alfred Beer, New York City; Chas. Bensinger, Louisville; Max A. Benson, Tiffin, O.; Hagop B. Bezazian, Chicago; Harry L. Birney, El Paso, Tex.; Elmir J. Booth, Beaumont, Tex., lumberman; Edgar F. Bruce, Hastings, Neb., jeweler; Philip F. Buehke, Portland, Ore., prop. Columbia Iron & Wire Works; Wilburn W. Buran, White Sulphur Springs, W. Va.; Abraham Burtman, Darmington, N. H.; Chas. A. Cabell, Charleston, W. Va., coal dealer; Claude C. Card, Cleveland, Tenn., auto dealer; Moses L. Carr, Okmulgee, Okla.; Timothy I. Carson, Philadelphia; D'Vliet Carveth, Lincoln, Neb., contractor; Milton B. Cash, Winston-Salem, N. C.; Adolphus E. Christiansen, Salt Lake City, contractor; Boyd H. Cobb, Richmond, Va., lumber co.; Chas. Cobb, III, Marshall, Tex.; Reuben Cohen, Brooklyn; Louis Cohn, Fort Worth, Tex.; Geo. O. Colborn, Grand Forks, N. D., owner school supply co.; Robert H. Coleman, Dallas, song book publisher; Robert

H. Crawford, Fresno, Calif.; Walter B. Crosset, Cincinnati; Clarence A. Cudigan, Albuquerque, N. M.

Guy W. Dankworth, Bellaire, O., druggist; Jesse W. Darling, Norwood, O., lumber dealer; Wm. F. Dawson, Kansas City, Mo.; C. Richmond DeBevoise, Glen Ridge, N. J.; Matias deLlano, Laredo, Tex.; Ward A. Detwiler, Grosse Pointe, Mich., builder; Wm. F. Diekneit, Elizabeth, N. J., lumber dealer; Louis C. DiPasquale, Dayton, O.; Clarence D. Doggett, Lubbock, Tex.; Samuel E. Draper, Amarillo, Tex.; James E. Dugan, Rock Island, Ill.; Gustav A. Efroymsen, Indianapolis; Eugene P. Elebash, Pensacola, Fla.; Earl W. Elliott, Miami, Okla.; Wm. D. Elliott, Clarksville, Tenn.; Frederic G. Emby, Spokane; John E. Farrel, Fort Worth, Tex.; Austin S. Ferguson, San Francisco; Adolph Fleishman, Los Angeles; Gustave W. Forsberg, Washington, D. C.; Morris A. Fred, Waco, Tex.; Percy I. Fredman, Shorewood, Wisc., bag & burlap dealer; Abraham Frisch, Haverhill, Mass., jeweler; Rudolph H. Garfield, Lake Mentor, O.; David N. Gilbert, Greensboro, N. C.; Cyrus D. Goldberg, Aberdeen, Wash.; Felix B. Goldman, Dallas, cotton dealer; Max Gordon, Kansas City, Mo.

Leo L. Half, Pittsburgh; Coleman Harris, Cincinnati; Karl Heisenberg, Larchmont, N. Y.; Henri R. Henderson, Richmond Hts., Mo.; Reginald A. Hirsch, Houston; Albert A. Hofstetter, Toledo, druggist; Edward B. Hollecker, Kansas City, Mo.; B. Mifflin Hood, Dasy, Tenn.; Chas. A. Hooper, Madison, Wisc., heating contractor; August K. Hoppe, Pacific Palisades, Calif.; Louis T. Hamillan, Cincinnati; Benjamin O. Jaffa, Los Angeles; Joseph Jaffe, Detroit; Herman Jacobson, Atlanta, jeweler; Geo. N. Jamail, Houston; Warren Johnson, Sioux City, Ia.; Kenneth F. Jones, Hastings, Neb.; druggist; Sidney M. Katz, Chillicothe, O.; James T. Keel, Harrington Park, N. J.; Patrick J. Keeley, East St. Louis, Ill.; Wallace O. Kelley, Kansas City, Mo.; Carl W. Kimball, Long Beach, Calif.; Walter E. King, Cuthbert, Ga.; Julius Kline, New York City; Irving H. Kohn, Baltimore; Oliver L. Koppe, Billings, Mont., jeweler; Max Kraus, Bronx, N. Y.; Joseph A. Krausmann, Grosse Point Park, Mich., contractor; Geo. W. Kritler, Philadelphia; Leo M. Kuehn, Gainesville, Tex.

Emil J. Lang, Los Angeles; Chas. H. Latimer, Muskegon, Mich.; Hubert A. Legg, Long Beach, Calif.; Isidor M. Levey, New York City; Louis C. Levy, Janesville, Wisc.; Edmund C. Lowdon, Fort Worth, Tex.; Ludwig Luck, Norwood, N. J.; Chas. R. Lynde, Newtonville, Mass.; Chas. A. Lynn, New York City, optometrist; John E. McCauley, Chicago, mfr. motion picture equipment; Robert McBratney, East Orange, N. J., linen importer; Byron C. McClellan, New Orleans; Wm. J. McCready, Forest Grove, Ore.; Ellis Mansour, Newman, Ga.; Sigmund Marks, Evansville, Ind., jeweler; Rex E. Mather, Superior, Wisc., druggist; Max E. May, Brooklyn, mgr. optical equipment; Ervin L. Miller, Oklahoma City, contractor; Mannes D. Munn, Rocky Mount, N. C.; Alfred J. Musser, Indiana, Pa., coal

operator; Abe N. Nassek, Little Rock, Ark.; Alfred Neel, Walters, Okla.; Fred F. Newton, Jacksonville, La.; Nigel G. Nigolian, Cleveland Hts., O., oriental rug dealer; Silas Nowell, Lynwood, Calif., builder; Victor J. Olson, Hibbing, Minn., mgr. tire store; Edward Oplatka, Beaverton, Ill.; John S. Ownby, Dallas, cotton dealer; Arthur H. Perfect, Fort Wayne; Roscoe L. Perry, Lufkin, Tex.; Paul E. Pronske, Linn, Tex., oil business.

Samuel H. Rauneker, Baltimore; Chas. D. Reimer, Fort Worth, lithograph printing; Emmitt D. Richardson, Cawker City, Kans.; David T. Riffle, Pittsburgh, contractor; Harry L. Rivett, Omaha; Chas. Roach, Springfield, Ill.; Chas. H. Robinson, Springfield, Ill., sheet metal roofing; Samuel Rosenberg, San Antonio; Isaac Rudman, St. Louis; Harry Sansby, St. Paul, druggist; Seth C. Savage, Charleston, W. Va., lumberman; Benjamin Sayles, Rochester, N. Y.; Ludwig Schoenmann, Houston; Des Schooler, Des Moines; Jack B. Schwartz, Hubbard, Tex.; Earl J. Seigle, Tyler, Tex.; Edwin P. Seymour, Beaumont, Tex., contractor; John Sheffield, Americus, Ga.; Frederick W. Shire, Gloversville, N. Y.; Joseph Shrade, Little Rock, Ark.; Samuel Shupnik, Bronx, N. Y.; Dan Silbemagel, Pine Bluff, Ark.; Frank B. Slater, Dallas, Fiburn-Oriental Cleaning Co.; Ernest L. Smith, Dallas, oil operator; Ben Snyder, Louisville; Anthony Spasato, Mt. Vernon, N. Y., prop. Fry-Fyter Products Co.; John J. Staub, Delafield, Wisc.; John R. Stenovich, Madera, Calif., prop. dry cleaning & laundry; Claude P. Stephens, Phoenix, Ariz.; Wm. Stern, New York City; Andrew Stewart, Vacherie, La., cotton merchant; J. Fred Stuckey, Longview, Tex.; Leon A. Swayze, Canton, Pa., pres. The Swayze Folding Box Co.

Ira F. Templeton, Chattanooga, Tenn., jeweler; Geo. L. Ternes, Detroit, coal & lumber dealer; Edward D. Thompson, Warren, O.; Geo. M. Trammel, Thompson Station, Tenn.; Henry P. Tulcin, Long Beach, N. Y.; Wallace S. Turner, Mobile, timber dealer; Theodore P. Valmassei, Monroe, Mich.; Matthew L. Virden, Greenville, Miss.; Arthur J. Voye, Klamath Falls, Ore.; Lockhart R. Wallis, Los Angeles; Robert Walsh, Newark, N. J., owner trucking co.; Isidor Weil, Montgomery, Ala., cotton dealer; Will Welber, South Bend, Ind., clothing dealer; Stanley G. Wetmore, Memphis, contractor; Clarence L. Williams, Athens, Tenn.; automobile dealer; Henry L. Woolach, Portland, Ore.

PHYSICIANS AND DENTISTS

John W. Adams, Chandler, Okla.; T. Maurice Ahlquist, Spokane, Wash.; Gail D. Allec, St. Louis; Geo. W. Allen, Jr., San Antonio; Edwin C. Anderson, Berkeley, Calif.; Frederick L. Arends, Washington, D. C.; Cauthen C. Ariail, Greenville, S. C.; Ellis R. Bader, Cincinnati; Chas. M. Bailyn, W. Hartford, Conn.; Wm. A. Balcke, Pekin, Ill.; Chas. A. Balkwill, Grafton, Wisc.; Grant S. Barnhart, Washington, D. C.; Khleber H. Beall, Fort Worth; Ray H. Bechtell, Dayton; Leon D. Beddow, Dallas.

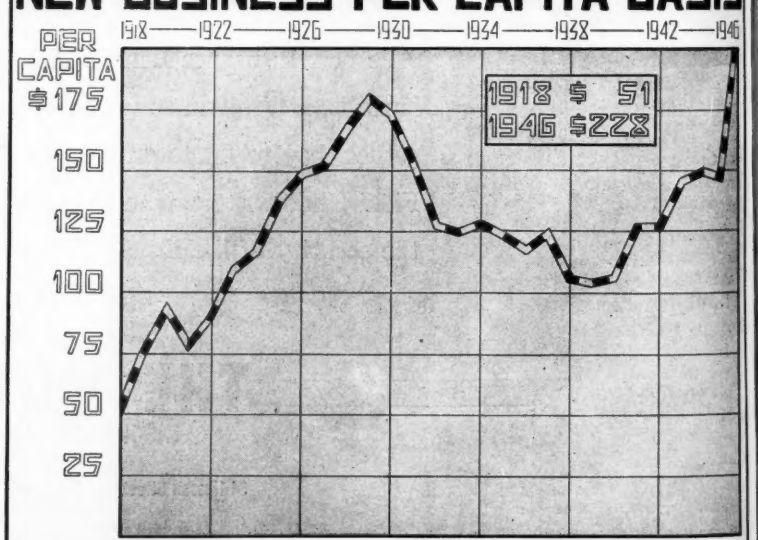
(CONTINUED ON PAGE 12)

A QUARTER CENTURY OF PROGRESS

	1921	1946
PAYMENTS		
PREMIUM		
INCOME		
NEW BUSINESS		
ASSETS		
	1921	1946
PAYMENTS	\$63,604,658	\$3,243,862,917
PREMIUM INCOME	1,599,879,724	6,149,876,458
NEW BUSINESS	9,062,602,429	33,562,926,851
ASSETS	8,247,631,724	53,345,520,621

Life insurance has taken gigantic strides in the past 25 years; in this time, while insurance in force increased \$141.6 billion, life companies paid more than \$64 billion to beneficiaries and living policyholders, company assets increased over \$45 billion, while insureds have invested \$92.6 billion in life insurance.

NEW BUSINESS—PER CAPITA BASIS



On a per capita basis, in the United States, there was \$228 of life insurance written in 1946 as against \$51 per capita in 1918; an increase of 347%. Since our population has increased 37,637,200 this means that, on the average, 36% more persons bought 4 1/2 times the amount of life insurance in 1946 than in 1918.

In California the new business, on a per capita basis, was \$238, in Illinois it amounted to \$290, in Michigan \$355, New Jersey \$314, New York \$339, Ohio \$311 and in Pennsylvania \$274. In these seven states, where 49% of the total insurance is in force, the new business in 1946 was \$18,038,172,000 or 53.7% of the total, and on a per capita basis amounted to \$301.

Wisconsin—Continued

(CONTINUED FROM PAGE 48)

RACINE—\$1,210,000

Over 38 Ordinary Claims

James Carlson, Elizabeth Clauson, John Engelbreth, Victor Faford, John Goebel, Owen Graham, Nelson Guenther, Chas. Eral, Albert Linck, Dr. Joseph Mainus, Michael Mangan, Jaroslav Maule, Chas. McClure, John Mears, Ernest Nelson, Christine Petersen, Geo. Platz, Andrew Skelton, Frank Smidek, Sophia Westberg, Lorraine White.

SHEBOYGAN—\$915,000

Robert Bassuener, Hunter Beasley, Martha Bosshardt, Reinhold Capelle, Harvey Ebenreiter, Walter Dittich, Fred Fenger, Adeline Fenner, Clifford Hoffman, Frederic Kneevers, Thos. Krause, David Raffelson, Wm. Roehm, John Servatius, Gilbert Snell, Frederick Steimle, Edward Sullivan, Jr., Harvey Villwock, John Vollrath, Hugo Vowinkel, Henry Wagner, Jacob Wagner.

SUPERIOR—\$535,000

Milo Ballou, Wm. Barton, Ida Davis, Bert Giffin, Emma Herbert, James Hoben, Tillie Holden, Ardy Johnson, Clarke King, Rex Mather (druggist), Dr. Wm. Schnell.

MENASHA—\$275,000

Nettie Fahrenkrug, Dorothy Gaertner, Ferdinand Kehl, Bennett Plowright, Guy Reynolds, Wm. St. Peters.

MERRILL—\$125,000

Leo Rauman, Chas. Broecker, Alta Hamlin, Arthur Karau.

MONROE—\$130,000

Wilbert Bloom, M. Donahoe, Dr. Terry Durner, Fred Feldt, Lee Germann, Harvey Huffman, Martin Mayer.

NEENAH—\$305,000

Francis Ballister, Forest Bishop, Dr. Wm. Comee, Hugh Davies, Rudolph Ehlers, Wallace Giddings, James McKinley, Johann Messmann, Einar Sorenson.

STEVENS POINT—\$205,000

Roy Bean, Joseph Buskey, Joe Meindie, Chester Morse, Mary Prais, Clifford Spickerman, Ward Staples, Andrew Tauscheck (engr.).

TWO RIVERS—\$140,000

Tillie Halla, Anton Kettner, Wm. Nienstedt, Marie Novak, Anton Remes, Josie Sedivy, Marie Vaclavik.

WATERTOWN—\$160,000

Herman Gerth, Wm. Hartig, Kenneth Hawkins, Allen Kopp, August Ottow, Herbert Weis, Otto Witte.

WAUWATOSA—\$390,000

Frank Angle (mgr.), Johnson Angle, Lester Forsyth, Margaret Gauthier, Carroll Peterson, Sr., Mabel Richter, Julius Roehl (atty.), Geo. Sceets, Chas. Scudder, Martin Storma, Jr., Albert Thelen, Harold Todd, Dr. Lawrence Tully, Vera Wais.

OTHER WISCONSIN TOWNS—\$870,000 (Partial List)

●Ashland: Minnie Szarkowski, K. Voshmik. ●Cudahy: E. Bender, D. Kalus, J. Sury. ●De Pere: C. Felten, E. Keldatz, Dr. N. Kersten, F. LaMere. ●Fort Atkinson: M. Damuth, L. Ott. ●Kaukauna: D. Franz, W. Tousey, A. Weiss. ●Menomonie: R. Briner, L. Ellingson, P. Leibke, M. Marne, Ethel White. ●Oconto: P. Davis. ●Portage: W. Jones, Dr. J. Kellogg, E. Smith, A. Ziegler. ●Rhinelander: L. Blatsdell, W. Boelter, C. Hutchinson, G. Somer, F. Staub. ●Rice Lake: A. Anderson, P. Lehman, W. Reich, O. Rogstad, M. Tappan. ●Shawano: G. Dillenberg, H. Sanderson, C. Stubenvill, R. VanAble. ●Shorewood: P. Fredman. ●South Milwaukee: H. Daehling, C. Kualheim, F. Miller. ●Sparta: R. Gilbertson, W. McMorris, H. Peters. ●Sturgeon Bay: H. Fetter, R. Gigstead, H. Hunt, W. Ives, A. Shimmel, E. Washburn. ●Waupun: F. Clark, A. Petersen, L. Stam. ●West Bend: Agnes Rosenthal. ●Whitefish Bay: A. Bauer. L P L No.—Wyoming

WYOMING

Wyoming
Total Payments \$3,200,000
Rank in Payments 48th
Rank in Population 48th
Payments Per Capita \$12.58
Ratio to National Per Capita Insurance Payment569
Ratio of Social Security Payments in State to Life Payments262
Payments to State under the social security program \$841,091.

CASPER—\$250,000

Elmer Breckenridge, Jack Caldwell, LeRoy Canaday, Ronald Ekey, Nathan Lewis, John Long, Paul McAtee, Geo. Niethammer, Patrick O'Connor, Clarence Parker, Jr., John Shoemaker, David Sullivan, James Thompson.

CHEYENNE—\$445,000

J. Atwood, John Bowles, Elmer Crites, Wm. Day, Cora Isaacson, Henry Kerbs, Harry Kerrigan, Martha Lewis, Dora Miller, Wm. Mullen, David Nimmo, Chas. Reinig, Dick Rosengrant, Geo. Wienberg.

SHERIDAN—\$180,000

Hazlett Baker, Carroll Creswell, Theodore Edelman, Vern Hunnell, Herbert Lowe, Carl Mossberg, Bela Samson, Kathryn Stevenson, James Wall.

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FARMERS & BANKERS Man.

That means he is a Career Man.

He is a leader in his business, and
in his community.

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RADIO STATION KFBI

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1070 KILOCYCLES

H. K. LINDSLEY, President

J. H. STEWART, JR., Vice Pres.-Treas.

F. B. JACOBSHAGEN, Vice Pres.-Secy.

PROMINENT PAYMENTS

(CONTINUED FROM PAGE 10)

Ias; Louis D. Belden, Indianapolis; Gustaf F. Berg, Pittsburgh; Jack Bevil, Hull, Tex.; Lionel J. Bienvenu, Opelousas, La.; Elmer W. Bingham, Carmel, Calif.; Lawrence H. Bloom, Easton, Pa.; John V. Bohrer, New York City; Harvey M. Brinkley, Durham, N. C.; Ernest R. Bufkin, Brunswick, Ga.; Joseph E. Burns, Kenmore, N. Y.

● Thos. E. Carmady, Denver; John C. Garrett, Huntsville, Tex.; Alfred G. Chadbourne, Heron Lake, Minn.; John E. Church, Lake Worth, Fla.; Fay T. Clark, Wau-pun, Wis.; Grady E. Clay, Atlanta; Bernard L. Cleary, Edgerton, Wisc.; Fred H. Coburn, Milwaukee; Wm. C. Comee, Neenah, Wisc.; Albert L. Cooper, Scottsbluff, Neb.; Allen R. Cutler, Preston, Idaho; Homer W. Davis, Alton, Ill.; Leon Dean, Tuskegee, Ala.; R. Ledbetter Denson, Los Angeles; Matthew H. DePass, Gainesville, Fla.; Thos. L. DePuy, Jamestown, N. D.; Robert C. Derivaus, Nashville; Edgar R. Donald, Honea Path, S. C.; James I. Doyle, Rapid City, S. D.; Louis S. Duraway, Jr., Conway, Ark.; Ebb B. Durrett, Bessemer, Ala.; Louis L. Edwards, San Marcos, Tex.; Chas. D. Engield, Louisville; Frantz B. Erwin, Oklahoma City.

● Nicholas A. Ferri, Chicago; Francis A. Finnerty, Montclair, N. J.; James M. Flynn, Rochester, N. Y.; Oscar E. Fox, Reading, Pa.; Joshua F. Fraser, Memphis; Joseph R. Froese, Austin, Tex.; John A. Gaines, Tampa, Fla.; Wm. R. Galbreath, Bloomsburg, Pa.; Broox C. Garrett, Shreveport, La.; Chas. W. Geiger, Kankakee, Ill.; Archie C. Gifford, Oshkosh, Wisc.; Herman L. Goldstein, Charleston, W. Va.; Cecil C. Grant, Cedar Falls, Ia.; Lewers D. Gray, Denver; Leavitt M. Griffin, Polo, Ill.; Edwin B. Hailey, Conroe, Tex.; Geo. F. Hair, Bamberg, S. C.; John T. Hairston, San Antonio; John Hale, Fort Worth, Tex.; Gaylord C. Hall, Louisville; Frederick M. Hanes, Durham, N. C.; Robert L. Hargrave, Wichita Falls, Tex.; Ernest E. Harwood, Chicago; Chas. B. Herman, Statesville, N. C.; David A. Herron, Iowa Falls, Ia.; Benedict S. Hert, Rochester, N. Y.; Louis G. Heyn, Cincinnati; Edward R. Hildreth, Bay Shore, N. Y.; Samuel Hirshfeld, Beverly Hills, Calif.; Chas. A. Hobbs, Minneapolis; Elmore J. Hoek, Grand Haven, Mich.; Francis H. Houle, Great Falls, Mont.

● Frank P. Ivy, West Point, Miss.; Louis C. Jacobs, San Francisco; Harry B. Jacobson, Dallas; Alvin F. Johnson, Chicago; Finas P. Jones, Leesville, La.; Dalton Kahn, Toledo; David M. Kane, Sturgis, Mich.; Martin J. Keans, Riverdale, Md.; Norbert Kersten, DePere, Wisc.; Archibald D. Kessler, Huntington, W. Va.; Geo. W. Kiehnhoff, Montgomery, Ala.; Chas. O. King, Birmingham, Ala.; Francis W. Kirsch, St. Louis; Carl R. Knoble, Sandusky, O.; Joseph Koppel, Jersey City, N. J.; John A. Kropacek, Cicero, Ill.; Wm. C. Lackey, Fort Worth, Tex.; Robert A. Laub, Chicago; Quincy B. Lee, Wichita Falls, Tex.; Oliver W. Leonard, Spartanburg, S. C.; Andrew F. McBride, Paterson, N. J.; Samuel T. McCabe, Johnsonburg, Pa.; Wm. I. McConnell, Louisville; Bulla McCrary, Asheboro, N. C.; Warren E. McCrary, Lake City, Ia.; John W. McDowell, Seattle; Mayh J. McFadden, Clinton, S. C.; Clarence A. McGuire, Kansas City, Mo.; Samuel McKelvey, Belleville, Ill.; Gordon F. McKim, Cincinnati; John H. McLean, Fort Worth, Tex.; Claude V. McMeen, New Cumberland, Pa.

● Howard A. Mahaffey, Hillsboro, Tex.; John I. Manley, Baltimore; Thos. W. Meriwether, Daddsville, Miss.; Henry W. Morgenroth, Los Angeles; Frank R. Mount, Portland, Ore.; Edward M. Mueller, Chicago; Chas. I. Murphy, Lansing, Mich.; Frank H. Neuffer, Fort Benning, Ga.; Richard E. Newberry, Atlanta; Simeon H. Newman, El Paso, Tex.; Walter F. O'Connor, Ladysmith, Wisc.; Wilbur B. Payne, Kingsport, Tenn.; Glenn W. Peiffer, Glen Osborne, Pa.; Edgar C. Person, Pikeville, N. C.; Harold V. Phelan, Shaker Hts., O.; Gordon Phillips, Haskell, Tex.; Fred B. Pickerel, Cincinnati; Frederick J. Port, Peoria, Ill.; James A. Porter, Modesto, Calif.; Frank J. Resch, Chicago; Louis F. Robicheux, San Antonio; John B. Robison, Pittsburgh; Alex. M. Rosenblum, Youngstown, O.; Leo K. Ryan, Gary, Ind.

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● Harry M. Thometz, Chicago; John W. Thomson, Garrett, Ind.; Harry N. Torrey, Grosse Pointe Shores, Mich.; Henry B. Trigg, Fort Worth, Tex.; Henry E. Twohig, Fond du Lac, Wisc.; Geo. T. Twyman, Independence,

Mo.; Ray A. Vawter, Hyattsville, Md.; Geo. Walter, Mt. Vernon, N. Y.; Sydney P. Ward, Chicago; Stewart H. Welch, Birmingham; Jabez W. West, Idaho Falls, Idaho; Milton C. Wiggins, Tucson, Ariz.; Lester L. Williams, Eldorado, Kans.; Robert Wilson, Charleston, S. C.; Wm. A. Young, Concord, N. H.

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● Joseph C. Lamar, Chicago; Thos. A. Langen, St. Louis; Thos. G. Linnell, Minneapolis; Chas. B. Lutz, Bloomsburg, Pa.; Henry C. McCann, St. Petersburg, Fla.; Roy W. Merrill, Chula Vista, Calif.; Geo. L. Monaghan, Denver; Chas. H. Morrill, St. Louis; Robert J. Newton, Fort Worth, Tex.; Arthur T. Ninness, Los Angeles; Eugene E. Peel, St. Louis; Frank H. Reynolds, Atlanta; Forest H. Richards, Richmond, Va.; Geo. A. Robinson, Louisville; Maxwell T. Schoenfeld, Erie, Pa.; Edmund C. Schuchhardt, Baltimore; Jefferson D. Sears, Jersey City, N. J.; Frank W. Sellers, Meadville, Pa.; John S. Skinner, East Peru, Ill.; Eugene S. Spear, Gallipolis, O.; Elbert Storer, Indianapolis; Chas. H. Taylor, Indianapolis; Chas. F. Tharp, Mansfield, O.; Percy A. Trezise, Oklahoma City; Everett N. Van Ness, North Hollywood, Calif.; Ernest C. Wheeler, Douglaston, N. Y.; Chas. W. Wilkerson, Vicksburg, Miss.; Walter L. Wilson, Cleveland; Chas. C. Wyandt, Abilene, Kans.

FINANCIAL

Jacob M. Appel, Highland Park, Ill., banker; Edwin C. Apperson, McMinnville, Ore., banker; Abram B. Archer, Sr., Cruger, Miss., banker; Chas. E. Arnt, Michigan City, Ind., banker; Chas. F. Ashcroft, Sulphur Springs, Tex., banker; John D. Barlow, Hope, Ark., broker; Henry G. Bengel, Springfield, Ill., trust officer in bank; Robert L. Bouse, Ambler, Pa., broker; Horace H. Brooks, Los Angeles, v. p. International Trust Co.; Willis J. Burdick, Kalamazoo, Mich., pres. Fidelity Federal Savings & Loan Assn.; F. E. Carringer, Denver, pres. savings & loan co.; Wm. Cavalier, Oakland, Calif., broker; Leonard C. Chapin, Lincoln, Neb., banker; Clifford Cole, Santa Monica, Calif., banker; Harvey N. Cooper, Flagstaff, Ariz., bank teller; Albert H. Crosby, Wayzata, Minn., banker; Lon V. Cross, Jefferson City, Mo., banker; John D. Denney, Milan, Tenn., banker; Carl A. Dixon, Des Moines, broker; Daniel J. Donahoe, Ponca City, Okla., broker; Everett R. Doolittle, Madison, Tenn., banker; Henry B. Drescher, Sacramento, broker; Robert J. Edwards, Oklahoma City, banker; Harry C. Fannin, Panama City, Fla., banker; Thos. P. Faulk, Athens, Tex., bank pres.; Thos. G. Fawcett, Mt. Airy, N. C., pres. First Natl. Bank; Claude E. Ford, Cincinnati, bank cashier; John W. Fowler, Chicago, retired.

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● James O. Sanders, Huntingburg, Ind., pres. First Natl. Bank; John E. Schwing, New Iberia, La., v. p. New Iberia Natl. Bank; Chas. H. Segerstrom, Sonora, Calif., banker; Richard A. Shillingau, Nashville, broker; Eugene W. Short, Indianapolis, v. p. Bankers Trust Co.; Roy L. Slaughter, Austin, Tex., banker; Hugh F. Smith, Jr., Nashville, broker; Walter B. Stephens, Hobart, Okla., pres. of bank; Ralph C. Stiefel, Jr., Ellwood City, Pa.,

banker; Hearn W. Streat, New York City, banker; Robert M. Strickland, Jr., Atlanta, pres. trust co.; Michael Tauber, Hollywood, Calif., broker; Wm. H. Thomson, San Francisco, pres. of bank; Almarin Trowbridge, Newton, Mass., investment broker; Horace S. Turner, Mobile, Ala., broker; Geo. P. Tweed, Duluth, banker; Leo J. Van Lahr, Cincinnati, pres. Provident Savings Bank & Trust Co.; Wm. J. Waite, Shawnee on the Delaware, Pa., exec. Clinton Trust Co.; Henry F. Warner, Geddes, S. D.; Edward R. Watts, New York City, banker; Allen G. Welsh, Youngstown, O., bank pres.; Lewis F. Wheelock, Des Moines, broker; Chas. G. White, Jonesville, Mich., banker; Roy R. Wolfar, Janmestown, N. D., banker; Kenneth E. Womack, Houston, financier.

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● John B. Abbott, Concord, N. H.; Abraham Alter, Baltimore; Wm. C. Bagley, New York City; Robert T. Bair, Beckley, W. Va.; Ross C. Baker, Alexandria, La.; Chas. D. Bates, Piedmont, Calif.; Sam Baumgarten, Los Angeles; Adolph J. Boehme, Youngstown, O.; Wm. H. Boetticher, Evansville, Ind.; Chas. W. Borg, Rock Island, Ill.; Harry L. Braham, Miami Beach, Fla.; Chas. H. Burke, Americus, Ga.; Herbert W. Caldwell, Cleveland Hts., O.; Frank L. Chambers, Eugene, Ore.; Paul A. Chase, North Hollywood, Calif.; Wm. W. Chase, University Hts., O.; Chas. E. Chidester, Massillon, O.; Chas. H. Clarke, Seattle; E. Ralph Clarke, Long Beach, Calif.; Louis Cohn, Fort Worth, Tex.; Thos. W. Coleman, Rocky Mt., N. C.; Edgar A. Cope, Cincinnati; Julius Credo, Daytona Beach, Fla.; Percy N. Denison, Santa Monica, Calif.; Louis Dreibelis, Butte, Mont.; Grover C. Dula, Charlottesville, Va.; Talton H. Embry, Hollywood, Calif.; Grant H. Fairbanks, Haverhill, Mass.; Wm. S. Fitzpatrick, Brownsville, Tex.; Clarence A. Foote, Toledo; Frederick W. Fraley, Houston; Wm. H. Francis, Dallas; Arthur Frechling, Hamilton, O.

● Joseph Gamewell, Orlando, Fla.; Alfred C. Garrett, Philadelphia; John P. Gehl, Germantown, Wisc.; Steve K. Ginoilis, Salt Lake City; Frank Goldberg, Bessemer, N. C.; Isaac Greenspan, New York City; Jesse R. Gruver, Augusta, Kans.; John P. Hart, Dallas; Ralph O. Harvey, Wichita Falls, Tex.; Maurice R. Hirsch, Atlanta; Chas. F. Holdship, Glen Osborne, Pa.; Joseph Holzheimer, Chicago; Harold E. Howe, Indianapolis; Wm. M. G. Howe, Wichita, Kans.; John M. B. Hoxsey, Thomasville, Ga.; Leo J. Huerkamp, Cincinnati; Irving I. Isadore, Chicago; Frank J. Iten, Clinton, Ia.; C. Frederick Jellinghaus, Shirley, Mass.; Chas. F. Johnson, Kis-Lyn, Pa.; Solomon Katzenstein, New York City; Myron L. Keith, Brockton, Mass.; Chas. J. Kelloway, Greene, N. Y.; Alva R. Kinney, Omaha; J. Harry Lawwill, Springfield, O.; Joseph N. Lestz, Lancaster, Pa.; Rene S. Levy, Houston; James C. Loughry, Wyckoff, N. J.; Russell Lowry, Oakland, Calif.; Harry P. Lynch, Monogahela, Pa.

● Donald S. McClain, Atlanta; Paul L. Mann, Glen Allan, Miss.; Benjamin F. Martin, Decatur, Ala.; Chas. L. Mathews, San Marino, Calif.; Emil Mayer, Chicago; John G. Meister, Maumee, O.; Chas. Merberg, New Haven; Chas. B. Miller, Wheeling, W. Va.; Sidney W. Milne, Radnor, Pa.; Timothy W. Murtagh, Phoenix, Ariz.; Alfred C. Neel, Walton, Okla.; Andrew T. Page, Williamsport, Pa.; Gustaf E. Peterson, Marysville, Wash.; Geo. A. Poole, Jr., Chicago; Richard T. Pruitt, San Antonio; Louis Pupkin, Cleveland; Armonde B. Rainey, Savannah, Ga.; Wm. T. Ravenscroft, Clayton, Mo.; Chas. D. Reimers, Fort Worth, Tex.; Morris Resnik, Manchester, N. H.; Carl Riekes, Omaha; Ralston R. Roper, Coatesville, Pa.; Arthur Rosenblum, Los Angeles; Stanley M. Ross, Columbus, O.

● G. Allen Saxon, Augusta, Ga.; Ira F. Searle, Lincoln, Neb.; Andrew M. Secrest, Monroe, N. C.; Jacob J. Sieg-

(CONTINUED ON PAGE 14)

PAYMENTS BY STATES

ALABAMA

(For towns with fewer claims see end of list)

Total Payments	\$32,600,000
Rank in Payments	24th
Rank in Population	17th
Payments Per Capita	\$11.26
Ratio to National Per Capita	
Insurance Payment	.509
Ratio of Social Security Payments in State to Life Payments	.140
Payment to State under the social security program	\$4,593,032.

ANDALUSIA—\$210,000

George Adams, James Moates, Noah Wages, Henry Williams, John Woodham.

ANNISTON—\$690,000

Over \$40,091 paid in Industrial Claims
Charles Bell, French Bell, Fred Bryant, Jr. Archie Dishman, James Henry, Virginia Little, Leo Marton, Guy Mill, Harry Routman, Jose Saavedra, Benjamin Snellgrove, John Zarko.

BIRMINGHAM—\$8,385,000

Life insurance payments were \$31.34 per capita and averaged \$131 per family in the city.
Over 415 Ordinary Claims
Over \$124,817 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$100,000 or over	11
2—50,000 to \$100,000	6
3—25,000 to 50,000	22
4—10,000 to 25,000	34
5—5,000 to 10,000	74
6—3,000 to 5,000	165
7—2,000; 107—\$1,000	

Henry Ament, Otis Armstrong, Albert Ash, Jessa Ballard, Charles Banks, Joseph Barrett (ins.), Jesse Bates, William Bates, Eugene Bee, George Bibb, Lester Black, Henry Brice, Oliver Brock, Arthur Bromley, Wallace Brudlow, Lawton Burgess, James Burroughs, Wiley Calloway, George Carr, Charles Carroll, James Carter, Labon Chisholm, Frank Clark, Joe Claybourn, Fred Clay, William Clements, Robert Coe, Bob Coffee, Phillip Cohen, Albert Coleman, Richard Coleman, George Conway, John Corr, William Cox, James Davis, John Davis, Judson Dowling, DeWitt Dukes, Ebb Durrett, Daniel Edmundson (ins.), John Ellis (merchant), Raymond Emerson, Curtis Eskar, Robert Ferguson, Aubrey Garrison (chemist), John Gold, Julius Goldstein, Hugh Grundmann, Hoffman Harless, Samuel Harrell, Jr., Dr. Charlton Harris, William Hulsey, Nathan Jaffee.

Dr. Juanita Johnson, Dr. Charles King, Harry Kinnane, Joseph Lewis, John Machinaw, Dr. Harry Mantz, John Martin (druggist), Roscoe McConnell, Isham McDonnell, Dr. Frank McGee, Marvie McGhee, Edward Miles, Hilford Mizell, Harry Moor, Dawson Mullen, Robert Munday, Sr., Edward Nesbitt, Henry Noble, Henry Ozley, George Pallas, Frederick Perry, James Phillips, Arthur Pickett, Stephen Pickett, Stephen Ramsey, Ellwood Rankin, John Roper, Herbert Ryding, Fred Sandifer, Frederick Sherrod, Joseph Sims, Homer Singletory, Britton Stamps, Robert Steele, Carl Steiner, Ben Taylor, George Thompson, Ray Thrasher, William Travis, James Varner, Ernest Walker, Harry Walters, Aaron Ward, Columbus Weathers, Dr. Stewart Welch, James Weldon, Jesse Weston, Joseph Wheeler, James Whitten, George Williamson, Arthur Wood, Roy Wood, Alvina Woodall, Harry Zell.

DECATUR—\$360,000

Dr. Eugene Chenault, Jr., Dr. Edward Emens, Jasper Harbin, Harold Lytle, Benjamin Martin (retired).

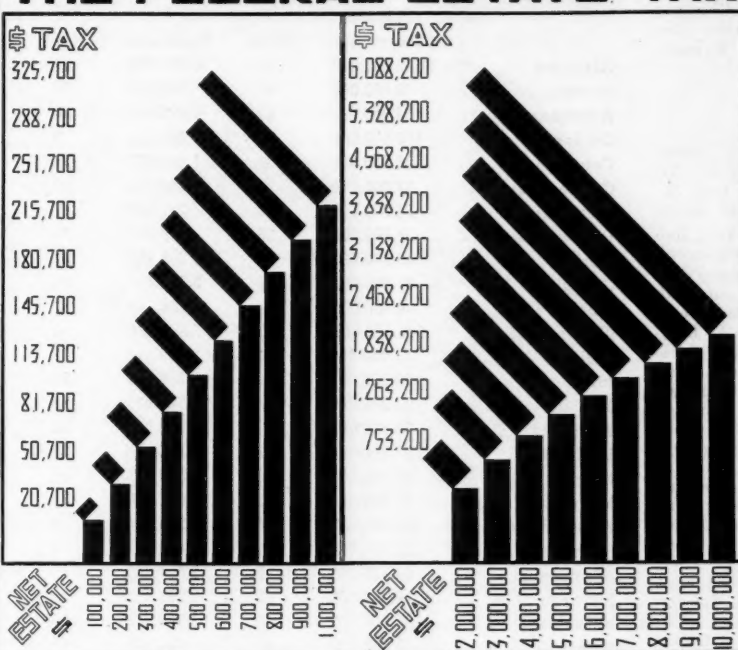
DOTHAN—\$290,000

Martha Beasley, Rufus Davis (theatre owner), McCalie Fuller, Harris Griffin, J. Knight, Cornelius Morris, Joseph Ramsey, Jr.

FAIRFIELD—\$75,000

Samuel Hendrick, Thomas Reece, Ernest Walker.

THE FEDERAL ESTATE TAX



Number of Estate Tax returns and Estate Tax receipts, for the fiscal year: (from the Annual Report of the Secretary of the Treasury).

	Number	Amount of Tax
1934	11,210	\$103,985,288
1935	13,133	140,440,682
1936	13,252	218,780,754
1937	15,244	281,635,983
1938	17,794	382,175,326
1939	18,265	332,279,613
1940	18,908	330,886,049
1941	19,044	355,194,033
1942	19,633	340,322,905
1943	18,430	414,530,599
1944	17,205	473,465,605
1945	17,927	596,137,494
1946	not available	629,600,697

FLORENCE—\$195,000

Robert Brown, Charles Brust, Clarence Collier (college dean), Thomas Curry, Clifford Drake, Travis Ellis, Nicholas Fogo, William Fischer, John Westmoreland.

GADSDEN—\$275,000

Over \$4,411 paid in Industrial Claims
Emmet Franklin, Marcus Gillespie (mfr.), C. McMahan, Hugh Weaver.

HUNTSVILLE—\$230,000

Drury Davis, Buford Gatlin, Jesse Hughes, John Inman (ins.), Will Johnson, Oliver Kennamer, Lacy McCown, Charles Phelps, Samuel Rice, Oscar Strain.

MOBILE—\$2,940,000

Life insurance payments were \$37.35 per capita and averaged \$170 per family in the city.

Over 74 Ordinary Claims

Over \$83,750 paid in Industrial Claims
Thomas Adair, James Adler (ins.), Daniel Bestor, Jr., George Buck, Alvin Chappell (mgr. Kress Store), George Crawford, James Donivan, William Foley, P. Ford, Frank Forrest, George Foster, Will Gadd, Sethel Gatlin, John Godfrey, William Haas, Ruth Holley, T. Jobe, Harry Kitchen, Bedford Lasley, Elbert Lawley, Joseph Leleux, Lemuel McMillan, Louis Mills, John Newton, Ollie Oakley, James O'Connor, Ernest Owens, Orville Palmer, Ray Platt, Milton Roberts, John Rogers, Robert Sherrer, Gordon Sinclair, Charles Smith, John Stone, Frank Tanur, Ed Teague, Jeroline Thompson, Horace Turner (financier), Walter Tyler,

Sr., Lonnie Walker, John Weidemann, Taylor Williams.

MONTGOMERY—\$3,660,000

Life insurance payments were \$46.92 per capita and averaged \$174 per family in the city.

Over \$43,111 paid in Industrial Claims

Walter Bryant, John Buffington, John Butler, Hoyt Clayton, Roger Campbell, Sr. (druggist), Thomas Compton, John DeMotte, Conrad Eitzen, Norman Gayle (realtor), Alonzo Harris, John Harris, Edwin Jones, Samuel Kaufman, Dr. George Kleinhoff, Fred Ladd, Henry Lipes, Augustus Massey, Frank May (mgr. Hads & Vandergriff Tractor Co.), Frank Miller III, John Parmer, James Reid, Charles Rittenour, John Sedberry, Walter Sessions, Harry Simon, Louis Slade, William Tabor, Benjamin Taylor (city bacteriologist), Benjamin Ward, Isador Weil, James Yates, Jr.

SELMA—\$325,000

Over \$7,028 paid in Industrial Claims
John Hollingshead, John Edwards, Samuel McDowell, Sam Phelps, Charles Solomon, Felix Steele, Janie Wynne.

TROY—\$160,000

Herbert Ballard (ins.), Joseph Floyd, James Henderson (merchant), Mary Williams.

TUSCALOOSA—\$395,000

Over \$7,380 paid in Industrial Claims
Joe Bell, George Bowman, William Joyner, William McGiffert (merchant), Earl Neely, Joseph Searcy, William Shu-nett, Seaborn Skinner, Alvin Thompson.

OTHER ALABAMA TOWNS—\$3,500,000 (Partial List)

●Alexander City: J. Burton, M. Porch, Athens: G. Feagin, A. Matthews, H. Roberts.—Atmore: E. Liles.—Attalla: J. Whitney.—Auburn: J. Goswick, V. Ivey, T. Sparrow. ●Bessemer: Over \$19,936 paid in Industrial Claims. Dr. E. Durrent, L. McCollum. ●Cullman: C. Sutton. ●Demopolis: S. Livingston. ●Enterprise: J. Stewart.—Eufaula: L. Conner. ●Greenville: E. Cates, Dr. H. Henderson.—Guntersville: J. Dunn, R. Fortenberry, C. Glover, A. Stevenson. ●Jasper: J. Bankhead, Jr. (senator), L. Engel, J. Goolsby, J. Short. ●Millbrook: F. Blakey, L. Phelps (atty.), J. Odom, H. Turner. ●Opelika: H. Dickinson (atty.), O. Miller. ●Phenix City: W. Turner. Over \$4,406 paid in Industrial Claims.—Piedmont: L. Savage.—Prichard: M. Jones. ●Roanoke: E. Hearn, M. Hefflin, B. Jones (ins.), R. Wadsworth. ●Sylacauga: L. Thornburg, W. Westcott. ●Talladega: V. Mims, J. White, J. Williamson.—Tarrant City: G. Durant, L. Kittrell, L. Rogers.—Tusculum: M. Cooper, J. DiRago, Jr., L. Fowler, M. McCollum.—Tuckeege: B. Compton, Dr. L. Dean, W. Rushing.

ARIZONA

(For towns with fewer claims see end of list)

Total Payments	\$8,100,000
Rank in Payments	41st
Rank in Population	38th
Payments Per Capita	\$11.53
Ratio to National Per Capita	
Insurance Payment	.521
Ratio of Social Security Payments in State to Life Payments	.348
Payments to State under the social security program	\$2,822,217.

PHOENIX—\$1,910,000

Over 91 Ordinary Claims
Over \$28,560 paid in Industrial Claims
Leonard Baker, Donald Bent, Dennis Bentley, Frank Brown, Edward Butts, Arthur Carter, Melvin Cross, Edward Doyle, Eugene Engle, Harry Howson, Clement Kabel, David King, Dauhaudy Kinney, Harry Kneeland, Clarence Laird, Elmore Lowe, William Lutz, George Mann, Kiziah McFarland, Robert Miller, Ralph Morgan, Charles Murt, Timothy Murtagh, William Otto (dean of Trinity Cathedral), Vernon Parsons, Lorin Payne, Myron Peak, George Peter, Victor Peter, William Pfost, William Prior, John Reid, Bernell Roush, Dr. Harry Sherman, Timothy Underwood, David Vaughan, Christian Verkoost, Frank Watters, Walter Woodruff.

TUCSON—\$1,585,000

Over 74 Ordinary Claims
Over \$6,223 paid in Industrial Claims
Frank Alder (ins.), Thorne Browne, Frank DeSprague, Andrew Edwards, Florence Hays, David Hendrick, Dr. Rafael Hernandez, Conrad Kaiser, Richard Kennedy, William Lomax, James McHugh, Harvey Meyer, Clifford Morgensen, Herbert Moss, Robert Olds, Jennie Parkins, Eileen Pierce, George Pittman, Rollin Read (lodge mgr.), John Reilly, Edmund Rosebush, Dr. Bruno Schuster, George Stevens, John Van Buskirk (atty.), Charles Van Camp, Leo Ward, Frederick Weston, Dr. Milton Wiggins, Paul Williams.

YUMA—\$80,000

Charles Blalack, George Greenleaf, Kathryn Matson, Lizzie Prather, Lillian Sackett.

OTHER ARIZONA TOWNS—\$985,000 (Partial List)

●Bisbee: O. Freeman, J. Kelley, S. Wasser. ●Coolidge: C. Kuykendall. ●Douglas: E. DeCarroso, A. McKinney. ●Flagstaff: H. Cooper, E. Tait. ●Glen-dale: L. Coffelt, W. Coffelt, L. Smithwick. ●Holbrook: J. Mocho (rancher). ●Jerome: A. Wykoff. ●Kingman: S. Cooper, J. Raine. ●Mesa: W. Anderson, E. Turley, H. Zoller. ●Naco: C. Stites.—Nogales: B. Jones. ●Winslow: H. Mann.

(CONTINUED ON PAGE 10)

Names in each town are only a partial list of claims paid during 1946.

PROMINENT PAYMENTS

(CONTINUED FROM PAGE 12)

rist, Buffalo; Abe J. Silver, New York City; Cal Sivright, Evanston, Ill.; John P. Stedman, Winston-Salem, N. C.; Wm. P. Stephens, Thomaston, Ga.; John H. Still, Cleveland, Tenn.; Frederick K. Struve, Seattle; Wm. B. Sutton, Dallas; Walter G. Swart, Alameda, Calif.; James W. Thorne, Chicago; Shelby M. Tobey, Daytona Beach, Fla.; Jess M. Totten, Sherman, Tex.; Alex B. Uhrig, Milwaukee; Chas. H. Uysen, Cincinnati; Stephen B. Vernon, Reading, Pa.; Henry L. Walker, New York City; Geo. Washington, Mendham, N. J.; Richard E. Wathen, Louisville; Paul Watson, Galveston, Tex.; David Weiner, New York City; John B. White, Philadelphia; Wm. A. White, East Orange, N. J.; Jesse D. Whitmore, Valley, Neb.; Robert W. Wier, Houston; Leo J. Wilk, Chicago; Geo. Woodruff, Chicago; Guy H. Wright, St. Louis; Herbert P. Wright, Kansas City, Mo.; Frank H. Wymore, Los Angeles.

NOT CLASSIFIED ABOVE

● Chas. C. Akin, Los Angeles; Wm. G. Albrecht, Minneapolis; Frank C. Angle, Wauwatosa, Wisc., mgr.; Albert Auwaerter, Charlevoix, Mich., club mgr.; John W. Bailey, Princeton, Ill., newspaper mgr.; John H. Bankhead, Jr., Jasper, Ala., U. S. Senator; Allen G. Bass, Baltimore, cert. pub. act.; Carl H. Beal, Los Angeles, geologist; Ira D. Beals, Chillicothe, Mo., retired judge; Orin C. Beaman, Knoxville; Archibald D. Bell, Houston, railroad traffic mgr.; John E. Bell, Houston, owner Bell press; Herbert I. Berger, St. Louis, undertaker; Leona E. Berghoff, Fort Wayne; John J. Bibler, Indianapolis, chiropractor; Ward G. Biddle, Bloomington, Ind., v. p. Indiana University; Frank K. Bissell, Ladysmith, Wisc.; Geo. T. Blankenship, Oklahoma City; Andrew Blass, Lebanon, Pa., business consultant; Samuel Bookman, New York City, chemist; Leo B. Bozell, Omaha, advertising agency; Frederick W. Bradshaw, Jackson, Miss.; Reginald R. Brewster, Kansas City, Mo.; Geo. M. Brown, Meridian, Miss., planter; Joseph L. Budreau, Savannah, Ga.; Wm. P. Burton, Covington, Va.; Julius I. Byrne, Detroit, consulting engineer.

● Errett L. Callahan, Lynchburg, Va., electrical engineer; Chas. M. Callner, Chicago, act.; Walter L. Cherry, Chicago; J. Dominick Cloud, Cincinnati, cert. pub. act.; Samuel C. Coachman, Clearwater, Fla.; Louis Collie, Waco, Tex.; Chas. J. Connick, Newtonville, Mass., artist; Frank N. Corder, Detroit, publisher's representative; Gardner Cowles, Des Moines, publisher; Thos. Q. Davidson, Dunlay, Tex., rancher; Melvin B. Davis, Pampa, Tex.; Harry I. Diamond, Atlanta; James L. Dick, Hutchinson, Kan.; Marcellus K. Duerson, Lynchburg, Va., business mgr. Lynchburg, News; Arthur G. Ellington, Greensboro, N. C.; Wm. D. Elliott, Clarksville, Tenn., tobacco farmer; Mabel W. Eustis, Cincinnati; Andrew D. Ferguson, Uniontown, Pa., undertaker; Isabelle C. Foster, Sioux Falls, S. D.; Julite S. Freehling, Chicago; Samuel S. Friedman, Louisville; John W. Garthwaite, Oakland, Calif.; Leon McKain Gilmore, Dallas, mgr. Texas Power & Light Co.; Royal A. Gunnison, New York City, radio commentator & writer; Wm. O. Haas, Mobile; Carl L. Hamilton, Winnetka, Ill., engr.; Floyd F. Hardesty, Fort Worth, Tex., rancher; Emil Hensle, Jr., Rutherford, N. J.; Chas. B. Herman, Statesville, N. C.; Edmund W. Herold, Irwin, Pa.; Wm. E. Hockett, St. Petersburg, Fla.; Roy C. Holliss, Bronxville, N. Y., pres. news syndicate; John C. Howe, Wabash, Ark., planter; Jesse C. Hunter, Abilene, Tex., oil operator.

● Chas. J. Jacobson, Houston, U. S. Army; Walter C. Jessup, Inglewood, Calif., traffic mgr.; Casper J. Johnson, Atlanta, representative; Louis C. Jones, Greenwich, Conn., research dir.; Frederick A. Jordan, Atlanta, purchasing agt.; Louis Kahn, Franklin, Mich.; Thos. Kelly, Llanerch, Pa.; Sheppard W. King, Dallas; Florence Konz, Austin, Tex.; James A. Krall, Spokane, apt. house owner; Edward V. Lasker, Yakima, Wash., fruit grower; Frank T. Lemmon, Marion, Va.; Max M. Levy, New Orleans; Harold T. Libby, St. Augustine, Fla.; Chas. J. Lilley, Sacramento, newspaper editor; Geo. Limerick, Enid, Okla., theater mgr.; Tom Lowry, Oklahoma City; Merle O. McClellan, Summit, N. J., engineer; James H. McEwen, Burlington, N. C.; Roma D. McGlothlin, Dallas; Lawrence J. McKenna, New York City; James T. McMillan, Grosse Pointe, Mich., pres. navigation co.; Chas. L. Mathews, San Marino, Calif.; Bertram Maxwell, Augusta, Ga.; Mary G. May, Cincinnati; Percival G. May, Sarasota, Fla.; Anna V. C. Metcalf, Omaha, Neb.; Roy Miller, Corpus Christi, Tex., public relations; Reuben C. Moffat, Falls Church, Va., U. S. Army; Eugene H. Moses, Sumter, S. C.; James W. Mott, Washington, D. C., U. S. Congressman.

● John H. Neeson, Philadelphia, civil engr.; Edwin Nesbit, Cleveland, mech. engr.; Richard M. Neustadt, Berkeley, Calif., regional dir.; Frederick J. Paine, Escondido, Calif., rancher; James E. Parker, U. S. Army; Thos. J. Penn, Reidsville, N. C.; Edwin S. Perrin, Dayton, O., U. S. Army; Geo. I. Peter, Phoenix, Ariz., cattle raiser; Louis C. Phelps, Millbrook, Ala.; Geo. C. Pilk-

Life Payments in 1946 Reported by States

Shows Ranking of Payments, Per Capita Payments with Ranking and Ratios to National Per Capita Payment of \$22.09, and Ratios of Social Security Payments to Life Payments.

State	1946 Life Payments	Rank	Population	Rank	Per Capita Payment	Rank	Ratio to National Per Capita Payment	Ratio of Social Security Payment to Life Payment
Alabama	\$ 32,600,000	24	2,893,979	17	\$11.26	43	.509	.140
Arizona	8,100,000	41	702,309	38	11.53	42	.521	.348
Arkansas	14,300,000	37	1,869,509	28	7.65	48	.346	.258
California	156,500,000	7	8,466,522	3	18.48	23	.836	.270
Colorado	26,800,000	31	1,162,853	34	23.04	17	1.042	.381
Connecticut	77,000,000	11	1,779,854	30	43.26	1	1.957	.047
Delaware	11,300,000	39	281,163	47	40.19	2	1.818	.619
Dist. of Col.	32,100,000	25	889,993	35	36.06	7	1.632	.022
Florida	42,500,000	17	2,369,196	21	17.93	25	.811	.229
Georgia	41,700,000	19	3,225,431	13	12.92	36	.584	.140
Idaho	4,400,000	47	498,115	43	8.83	46	.400	.500
Illinois	241,100,000	3	7,694,066	4	31.33	8	1.417	.130
Indiana	75,400,000	12	3,397,918	12	22.19	19	1.004	.139
Iowa	32,300,000	26	2,318,390	22	13.93	32	.630	.312
Kansas	23,200,000	33	1,780,930	29	13.02	35	.589	.262
Kentucky	39,300,000	21	2,733,095	18	14.38	30	.650	.110
Louisiana	27,500,000	29	2,556,175	20	10.76	44	.487	.264
Maine	17,100,000	35	817,948	36	20.91	21	.946	.196
Maryland	57,400,000	15	2,091,720	25	27.44	13	1.241	.050
Massachusetts	162,600,000	5	4,255,204	8	38.21	5	1.729	.113
Michigan	120,700,000	8	5,422,373	7	22.26	18	1.007	.168
Minnesota	61,200,000	13	2,577,363	19	23.74	15	1.074	.190
Mississippi	16,200,000	36	2,231,401	23	7.26	49	.327	.211
Missouri	98,800,000	9	3,749,819	10	23.68	16	1.071	.222
Montana	7,200,000	43	484,281	44	14.87	28	.672	.345
Nebraska	17,800,000	34	1,228,218	33	14.49	29	.655	.297
Nevada	3,100,000	49	143,318	49	21.63	20	.979	.150
New Hampshire	11,500,000	38	460,851	45	24.95	14	1.129	.120
New Jersey	161,600,000	6	4,234,463	9	38.16	6	1.726	.031
New Mexico	6,500,000	44	533,982	42	12.17	39	.550	.260
New York	510,400,000	1	12,858,203	1	39.69	4	1.795	.054
North Carolina	42,100,000	18	3,637,975	11	11.57	41	.523	.100
North Dakota	4,900,000	45	542,652	41	9.03	45	.408	.414
Ohio	193,900,000	4	6,886,316	6	28.15	12	1.273	.125
Oklahoma	28,700,000	28	2,168,066	24	13.23	34	.598	.778
Oregon	35,800,000	23	1,235,482	32	28.97	11	1.311	.139
Pennsylvania	290,600,000	2	9,465,765	2	30.70	9	1.389	.074
Rhode Island	29,800,000	27	750,688	37	39.70	3	1.796	.063
South Carolina	27,400,000	30	1,950,802	27	14.05	31	.635	.106
South Dakota	4,700,000	46	576,696	40	8.16	47	.369	.494
Tennessee	40,100,000	20	2,958,668	16	13.55	33	.613	.156
Texas	87,800,000	10	6,970,350	5	12.59	37	.569	.328
Utah	7,500,000	42	633,636	39	11.84	40	.535	.468
Vermont	9,800,000	40	327,449	46	29.93	10	1.354	.091
Virginia	47,800,000	16	3,077,497	14	15.53	26	.702	.046
Washington	36,600,000	22	2,032,949	26	18.00	24	.814	.439
West Virginia	26,700,000	32	1,754,065	31	15.22	27	.688	.125
Wisconsin	59,900,000	14	3,010,322	15	19.90	22	.900	.162
Wyoming	3,200,000	48	254,390	48	12.58	38	.569	.262

ington, San Antonio, U. S. Army; Claude R. Porter, Washington, D. C., commissioner, Interstate Commerce Commission; Chas. A. Pratt, San Diego, Calif., taxicab co. owner; Wm. D. Pratt, Sr., Fredonia, Kan., stockman; Margaret R. Pribble, Charleston, W. Va.; Thos. E. Price, Miami, Fla.; Frank D. Rash, Louisville, dir. state selective service; John I. Reilly, Tucson, Ariz., undertaker; Thos. J. Roller, Fort Defiance, Va., co-owner military academy; Geo. Rooby, New York City, social worker; Stanley M. Ross, Columbus, O.

● Ulysses G. Sain, Columbus, O.; Wm. H. Schultze, Moline, Ill., architect; Samuel H. Shirley, Greensboro, N. C.; Eddie A. Showers, Houston; Edward A. Shown, Houston, oil producer; Frank B. Slater, Dallas; Louise A. Smith, Pittsburgh; Mae C. Snow, Abilene, Tex.; Geo. J. Somerville, Laguna Beach, Calif., actor; Clement K.

Speiden, Somerset, Va.; Leon Spero, Cleveland, supt.; Abraham Stein, New York City, garage owner; Victor H. Stempf, Larchmont, N. Y.; Joseph M. Stephenson, South Bend, Ind.; Andrew W. Stewart, Pasadena, Calif., citrus grower; Fred W. Stiefel, Milton, N. Y., civil engineer; Luella Stoskopf, Freeport, Ill.; Chas. T. Stowe, Belmont, N. C.; Thos. G. Street, Chattanooga, Tenn., architect; Stephen C. Sumner, Chicago, secy. Milk Wagon Drivers Assn.; Robert Sweeney, New York City; Almarin Trowbridge, Newton, Mass.; Harry M. Ullman, Larchmont, N. Y., woolen buyer; Frank W. Vincent, Beverly Hills, Calif., mgr. motion picture & theatrical artists; Eugene H. Watson, Flint, Mich.; Will Welber, South Bend, Ind.; Earl E. Wherry, Oklahoma City, drilling contractor; Harry P. Wolfe, Columbus, O., publisher; Richard G. Woodbridge, Jr., Wilmington, Del., technical specialist.

Large Payments in Year

The largest claim paid in 1946 was for \$3,100,000; there were three claims between \$1,000,000 and \$2,000,000, three between \$900,000 and \$1,000,000, three between \$800,000 and \$900,000, two between \$700,000 and \$800,000, four between \$600,000 and \$700,000, three between \$500,000 and \$600,000, ten between \$400,000 and \$500,000, nineteen between \$300,000 and \$400,000, 51 claims between \$200,000 and \$300,000, 288 claims between \$100,000 and \$200,000, 802 claims from \$50,000 to \$100,000 and 1,192 claims from \$30,000 to \$50,000. There was a total of 2,381 claims paid in 1946 of \$30,000 or over.

TEN STATES AGGREGATE 2 BILLION

Among the states New York led in life insurance payments with \$510,400,000 for a per

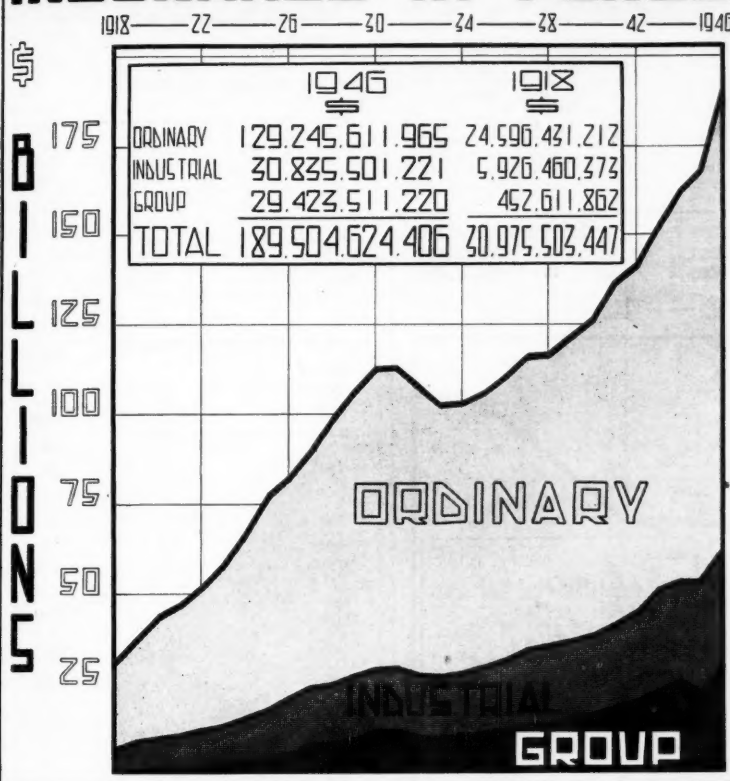
capita payment of \$39.69, compared to the national per capita payment of \$22.09. Pennsylvania ranked second in payments with \$290,600,000 and \$30.70 per capita. Illinois was third with \$241,100,000 and \$31.33 per capita. Ohio came fourth with \$193,900,000, a per capita of \$28.15; followed by Massachusetts with payments totaling \$162,600,000 and a per capita of \$38.21; New Jersey \$161,600,000 and \$38.16 per capita; California \$156,500,000, \$18.48 per capita; Michigan \$120,700,000, \$22.26 per capita; Missouri \$88,800,000, \$23.68 per capita; Texas was tenth with \$87,800,000 and a per capita of \$12.59. The sum in these ten states was 62% of total payments.

There were nineteen states in which the per capita payment was higher than the national average. Connecticut had the highest per capita with \$43.26, followed by Delaware with

\$40.19, Rhode Island \$39.70, New York \$39.69, Massachusetts \$38.21, New Jersey \$38.16, District of Columbia \$36.06, Illinois \$31.33, Pennsylvania \$30.70, Vermont \$29.93, Oregon \$28.97, Ohio \$28.15, Maryland \$27.44, New Hampshire \$24.95, Minnesota \$23.74, Missouri \$23.68, Colorado \$23.04, Michigan \$22.26 and Indiana with \$22.19.

About fifty-one percent of the total in 1946 was paid to residents of California, Illinois, Michigan, New Jersey, New York, Ohio and Pennsylvania; the per capita payment for these states as a whole was \$30.43. These seven states comprise 42.4% of the total population, and nearly one-half —49%—of the total insurance in force is owned in these states, while in 1946 the new business in them amounted to 53.7% of the total written. On the per capita basis, new business in these seven states was \$301 in comparison to \$228 for the nation as a whole.

INSURANCE IN FORCE

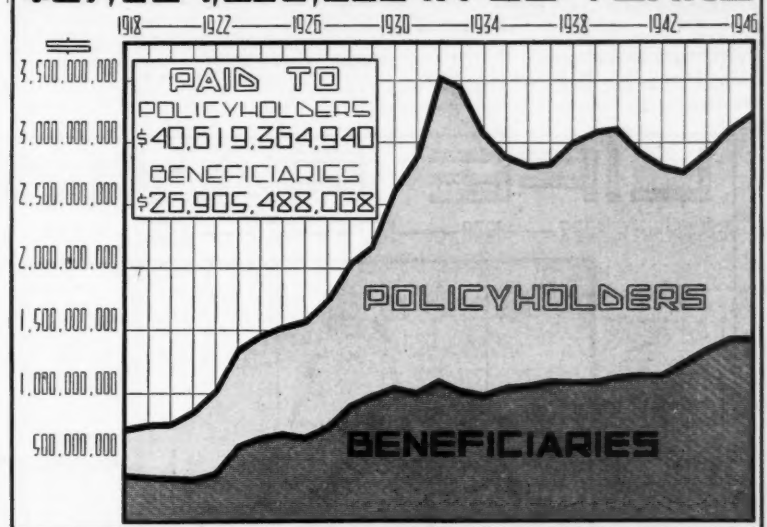


Ordinary insurance in force increased \$12,871,028,620 in 1946 to \$129,245,611,965; industrial increased \$1,645,510,802 to \$30,835,501,221, while group increased \$5,596,264,189 to \$29,423,511,220, making the total increase \$20,112,803,611, the largest gain in any year.

LIFE INSURANCE IN FORCE

	Ordinary	Group	Industrial	Total
1918	\$ 24,596,431,212	\$ 452,611,862	\$ 5,926,460,373	\$ 30,975,503,447
1919	29,321,554,705	1,100,911,543	6,820,165,314	37,242,631,562
1920	34,962,663,407	1,668,874,462	7,313,810,736	43,945,348,605
1921	37,898,625,780	1,620,455,502	8,323,945,670	47,843,026,952
1922	41,216,765,398	1,867,438,337	9,110,862,758	52,195,066,493
1923	46,096,849,135	2,491,291,490	9,816,562,640	58,404,703,265
1924	53,275,606,338	3,390,608,091	10,980,445,985	67,646,660,414
1925	61,079,382,985	4,359,306,970	12,477,216,162	77,915,906,117
1926	62,558,200,237	5,844,083,800	14,132,718,118	82,535,002,155
1927	66,868,783,932	8,006,223,152	15,375,794,621	90,250,801,705
1928	74,787,229,388	8,034,975,231	16,343,220,901	99,165,425,520
1929	80,260,085,777	9,662,232,144	17,667,655,205	107,589,973,126
1930	84,991,109,856	10,547,446,611	18,129,175,361	113,667,731,828
1931	85,866,786,804	10,567,761,340	18,162,181,579	114,596,729,723
1932	81,502,444,614	9,624,161,528	17,164,151,672	108,290,757,814
1933	76,835,071,336	9,372,525,893	17,011,522,649	103,219,119,878
1934	76,842,949,414	10,135,729,836	16,446,703,493	103,425,382,743
1935	77,526,990,614	11,186,905,419	17,923,071,611	106,636,967,644
1936	79,420,661,940	12,075,822,023	19,234,347,644	110,730,831,607
1937	83,022,205,288	13,634,074,411	20,682,044,343	117,338,324,042
1938	84,141,625,963	13,554,388,159	21,133,289,542	118,829,303,664
1939	86,027,627,386	14,827,545,217	21,352,327,065	122,207,499,668
1940	88,410,849,025	16,263,325,751	21,680,801,146	126,354,975,922
1941	94,358,782,416	18,876,610,890	22,685,416,750	135,920,810,056
1942	97,314,297,237	20,815,554,331	23,838,832,483	141,968,684,051
1943	101,725,527,092	23,938,283,714	26,799,766,244	152,463,577,050
1944	108,963,231,263	25,526,223,478	27,753,873,697	162,243,328,438
1945	116,374,583,345	23,827,247,031	29,189,990,419	169,391,820,795
1946	129,245,611,965	29,423,511,220	30,835,501,221	189,504,624,406

\$67,524,853,008 IN 29 YEARS



Life companies paid out \$67,524,853,008 in the past 29 years, of which 60.1% totaling \$40,619,364,940 went to policyholders and 39.9% totaling \$26,905,488,068 was paid to beneficiaries. The average daily payment in these years amounted to \$6,375,080, of which policyholders received an average of \$3,834,910 per day and beneficiaries \$2,540,170 per day. Although there has been a population increase of 36% in this period, life payments in the United States have increased 340%.

	Paid to Policyholders	Paid to Beneficiaries	Total Payments	Percent to Policyholders	Percent to Beneficiaries
1918	\$ 361,239,657	\$ 373,458,377	\$ 734,698,034	49.2	50.8
1919	409,508,667	357,367,143	766,875,810	53.4	46.6
1920	421,276,413	349,767,284	771,043,697	54.7	45.3
1921	520,208,691	343,395,967	863,604,658	60.3	39.7
1922	669,239,317	374,570,351	1,043,809,668	64.1	35.9
1923	768,016,754	598,402,110	1,366,418,864	56.1	43.9
1924	814,320,715	666,321,462	1,480,642,177	55.	45.
1925	842,580,010	698,435,990	1,541,016,000	54.7	45.3
1926	915,519,255	670,121,870	1,585,641,125	57.7	42.3
1927	998,688,544	747,417,013	1,746,105,557	57.2	42.8
1928	1,140,610,350	916,428,542	2,057,038,892	55.4	44.6
1929	1,188,855,744	1,008,626,830	2,197,482,574	58.1	41.9
1930	1,576,805,247	1,065,454,702	2,642,259,949	65.	35.
1931	1,884,854,058	1,020,999,018	2,905,853,076	68.1	31.9
1932	2,437,041,140	1,120,706,741	3,557,747,881	71.1	28.9
1933	2,411,748,470	1,053,475,717	3,465,224,187	69.6	30.4
1934	2,092,432,171	1,009,093,759	3,101,525,930	67.5	32.5
1935	1,848,341,811	1,060,311,391	2,908,653,202	63.6	36.4
1936	1,746,222,427	1,083,077,711	2,829,300,138	61.8	38.2
1937	1,736,529,998	1,118,241,625	2,854,771,623	60.9	39.1
1938	1,920,510,374	1,109,495,860	3,030,006,234	63.4	36.6
1939	1,990,929,943	1,117,017,106	3,107,947,049	64.1	35.9
1940	1,978,162,055	1,148,454,852	3,126,616,907	63.3	36.7
1941	1,783,094,110	1,160,164,272	2,943,258,382	60.6	39.4
1942	1,676,360,943	1,158,910,985	2,835,271,928	59.1	40.9
1943	1,515,309,891	1,269,166,750	2,784,476,641	54.5	45.5
1944	1,535,391,066	1,381,329,623	2,916,720,689	52.7	47.3
1945	1,654,707,278	1,462,271,941	3,116,979,219	53.1	46.9
1946	1,780,859,841	1,463,003,076	3,243,862,917	54.9	45.1
Totals	\$40,619,364,940	\$26,905,488,068	\$67,524,853,008	60.1	39.9

(CONTINUED FROM PAGE 13)

ARKANSAS

(For towns with fewer claims see end of list)

Total Payments	\$14,300,000
Rank in Payments	37th
Rank in Population	28th
Payments Per Capita	\$7.65
Ratio to National Per Capita Insurance Payment	.346
Ratio of Social Security Payments in State to Life Payments	.258
Payments to State under the social security program	\$3,690,489.

BATESVILLE—\$90,000

Alexander Bevins, Wilbern Caster, Dr. Archie Matthews.

BLYTHERVILLE—\$145,000

Leslie Bevil, Hardy Crafton, Elbert Huffman, Jake Huffman, John McGill, Charles Newcomb.

ELDORADO—\$390,000Over \$22,149 paid in Industrial Claims
Morley Colvin, Ada Goddy, Alma Gaddy, Mabel Gibson, John Murray, George Vance.**FAYETTEVILLE—\$220,000**

Frank Greenhaw (ins.), Annie Lawson, Emma McAllister.

FORT SMITH—\$960,000Over \$39,717 paid in Industrial Claims
Emil Braht, Nevada Brannock, Ves-

ton Chaplin, Mary Chambers, Frank Cullen, Thomas Drake, Macklin Goodson, Olie Hembree, Edna Kuykendall, Maggie Moore, James Reynolds, A. Rickstrew, Billy Robertson, Arthur Scoggin, George Shibley, William Smith (exec.), Barney Sugaman (exec.), Benjamin Stewart, Horace Young.

HELENA—\$125,000

Joseph Bright, Flora Hilton, William Mathews, Isom Pope, Joe Robason, Kansas Smith, Dewey Thompson, Sr., Robert Walker.

HOT SPRINGS—\$380,000

Glenn Bailey, Otto Beck, Cleo Chitwood, Wanda Freeland, Jesse Good, Dr. Thomas Hones, William Lewallyn, Rev. Ben Roebuck, Claud White.

JONESBORO—\$295,000Over \$57,961 paid in Industrial Claims
Louis Allen, Sam Wiggins, Homer Williams.**LITTLE ROCK—\$3,315,000**Life insurance payments were \$37.67 per capita and averaged \$133 per family in the city.
Over 98 Ordinary Claims
Over \$58,059 paid in Industrial Claims**CLAIMS BY AMOUNTS:**

2—	\$100,000 or over
2—	50,000 to \$100,000
3—	25,000 to 50,000
6—	10,000 to 25,000
20—	5,000 to 10,000
20—	3,000 to 5,000
17—	2,000; 28—\$1,000

Vivian Adams, John Beacham, Joseph Blakeney, Malona Childress, Virgil Cooke, Jr., Jacob Critz, Daniel Cutler, Allie Dady, Lemuel Davis, John Davis (pres. Dixie Aulvert Mfg. Co.), Samuel Dreppard, Julius Edwards, Samuel Ehrman (att.), John Finch, George Gassman, John Halsell, Eugene Hartmen, Herbert Hill, Raymond Hood, George Johnson, George Koonce, Charles Kraft, James Lee, Elston Lenon, Charles McCarthy, James

Merritt, Abe Nassek (merchant), Joe Navarra, Katherine Peterson, Lizzie Pettet, Rufus Rector, Dr. Chas. Reed, Reuben Reed, Julian Robinson, Alice Rotenberry, L. Russel, Abe Sanders, Wm. Scott, Harriette Sherman, Joseph Shrader, Clarence Smith, Robert Taylor (att.), Thos. Terral (att.), Maude Thompson, Sarah Warmington, Rev. Herman Wernke, Dr. Raymond Whittier, Gridley Willbanks, Geo. Worthen, Frances Wright.

NORTH LITTLE ROCK—\$230,000

Carl Andraea, Burrell Baker, Joe Beall, Joseph Bond, Ora Clark, Emma Camp, Almon Ing, Geo. Remel, Mason Tucker.

PARAGOULD—\$75,000

Loulvina Ellington, John Ogles, Ernest Pruett, Robert Rowe.

PINE BLUFF—\$515,000

Chas. Bomar, Theodore Jones, Walter Patton, Louis Rucks, Boyd Shadden, Dan Silberangel, Dr. Samuel Smith, Joseph Taylor, Wm. Whitten.

TEXARKANA—\$185,000

Betty Booker, Hal Brown, Mary Davis, Chas. Hutchison, August Hylen, Nanette Langston, Wm. Rosborough, Joseph Sanders, Chas. Steele, Wm. Strange, Nathaniel Sutton.

OTHER ARKANSAS TOWNS—\$2,810,000

(Partial List)

Arkadelphia: M. Huddleston. Benton: T. Beaty. Camden: R. Barnes, E. Sibley. Clarksville: J. Harding, E. King, Jr.—Conway: J. Deal, W. Mabry, E. McCulloch. DeQueen: L. Ferrel, M. Hawlett, L. Reville, Dermont. Bordeaux: W. Moore, E. Scott. Fordyce: L. Purdy. Forest City: M. Fitzsimmons, J. Harris, A. McDaniel. Harrison: J. Cowan, J. Luna, W. Sims. Hope: J. Barlow (investments & loans), J. Lasette. Magnolia: D. Downs, W. Langino. Malvern: J. Pratt. Marianna: G. Gambrell, L. Shaul, W. Word. McGhee: F. Rial, W. Wyeth. Mena: M. Bell, Rev. B. Roebuck.

Monticello: F. Lambert. Morrilton: R. McReynolds. Newport: A. Jones. Osageola: C. Bowen, O. Farmer, G. Hodge, J. Teeple. Paris: D. McAfee, R. West. Prescott: J. Daniels, E. Sharp. Rogers: O. Wood. Russellville: J. Rye, T. Rye. Searcy: H. Pope, L. Robertson. Springfield: W. Claypool, J. Watson. Stuttgart: S. Goetz, Dr. R. Woodward. Van Buren: C. Addis, Jr., R. Johnson. G. Watson. West Helena: W. Bryan, C. Russell, W. Millian. West Memphis: J. King. Wynne: R. Allen, E. Coleman, Duke, J. Halk, A. Horner, L. Patterson, P. Stotts.

CALIFORNIA

(For towns with fewer claims see end of list)

Total Payments	\$156,500,000
Rank in Payments	7th
Rank in Population	3rd
Payments Per Capita	\$18.43
Ratio to National Per Capita Insurance Payment	.836
Ratio of Social Security Payments in State to Life Payments	.270
Payments to State under the social security program	\$42,296,628.

ALAMEDA—\$820,000

Henry Dewell, Geo. Elliott, M. Franklin, Leslie Gavstad, Henry Kegan, Eugene Nissen, Leonard Orcutt, James Powell, Clarence Richards, Andrew Townsend.

ALHAMBRA—\$735,000

Iram Bould, John Bozeman, Henry Brown, Thos. Downer, Chas. Grasla, Joseph Griffith, Wm. Hohberger, Dr. Gilbert Lee, Arthur McWhorter, Chas. Munson, James Parks, Andrew Schultz, Martin Wagner, Frank White.

BAKERSFIELD—\$650,000

Edward Baker, Roy Barker, Ralph Beard, Geo. Davis, Seigel Grove, Jacob Haux, Reginald Monroe, Harry Palmer, James Payne, Oliver Sprague, Raymond Whitlock.

BERKELEY—\$3,210,000

Dr. Edwin Anderson, Walter Bakewell (retired), Raymond Bartmas, Frank Bradley, Wm. Busick, Henry Dewell, Geo. Edwards, Owen Gronlund, Wm. Gross, Wm. Haggie, Richard Hertzberg, Simon Katten, Jr., Geo. Knight, Wm. Roach, James Meyer, Edwin Montgomery, Richard Neustadt, Wm. Otterburn, Richard Paul, Swithin Robinson, Rufus Snider, Frederick Wallace, David Zitt.

BEVERLY HILLS—\$2,080,000Over \$14,349 paid in Industrial Claims
Wm. Barnard, Dr. Clarence Bollerman, Walter Bond, Thos. Davies, Paul English, Dr. Samuel Hirschfeld, Louis Holstein, Thos. Kimbley (produce broker), Chas. Koerner (exec.), Pierce Leverich (exec.), Porter Mayhew, Irving Osgood, Dr. Edward Sherrard, Dr. Benjamin Tanutzer, Arthur Underwood, Frank Vincent (mgr. Motion Pictures & Theatrical Artists).**BURBANK—\$710,000**

Clarence Baumgartner, Frank Berry (decorator), John Branch, Benjamin Frank, Arthur Gardner, Elmer Jackson, Alfred Lewis, Sybil Moore, Leslie Neal, Enos Puckett.

BURLINGAME—\$250,000

Alonzo Housley, Harry Michel, Virginia Trammell, Paul Walsh (Jeweler).

EUREKA—\$230,000

Marion Atwell, Walter Ball, Clarence Fridley, Nokovao Kokinis, Hiram Ricks (att.), Robert Skinner, John Spinass, Dr. Arthur Wrigley.

FRESNO—\$2,820,000

Robert Allen, Harry Barnhill, Danford Byron, Arthur Caya (ins.), Stephen Connor, Robert Crawford, Chas. Fogelstrom, Alex Goltzi, Nels Hanson, Walter Hazelton, Clarence Hoagland, Elbert Hunt, Carl Clovis Hylton, Mardiros Jacobs, Carl Jennings, Albert Ladouceur, John Millett, James Montgomery, David Nelson, Andrew Petersen, Robert Sharrar, Thos. Sherlock, Jesse Sims, Leon Suddjian, Daniel Trafican, Miles Walker, Fred Yelkin.

FULLERTON—\$240,000

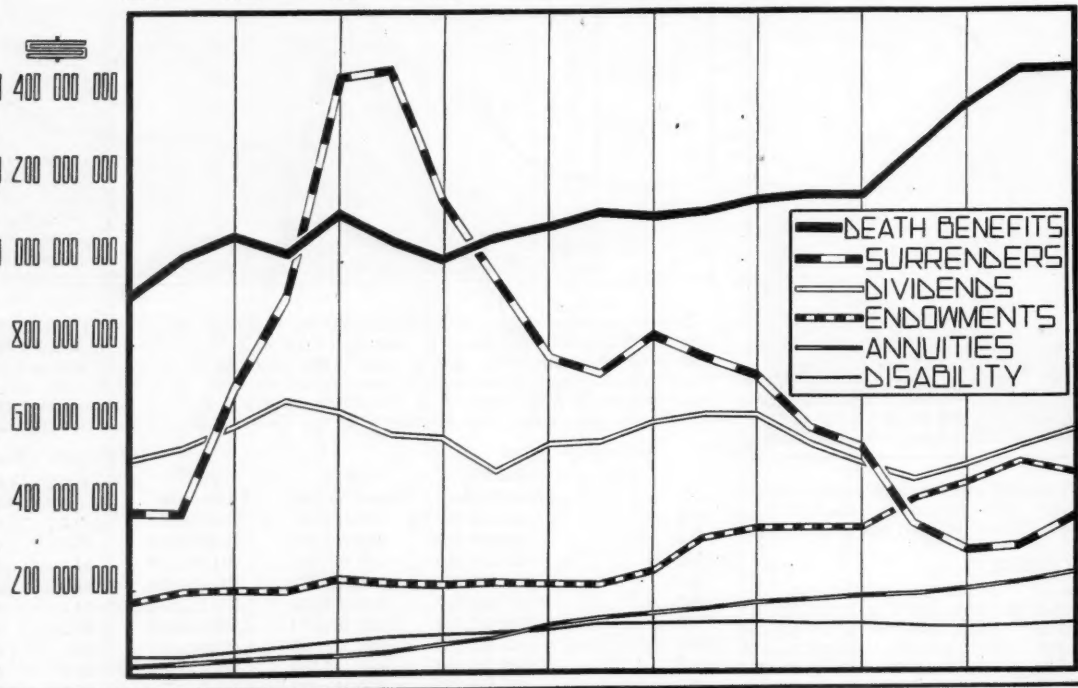
Bernard Arroues, Wm. Goodwin (rancher), Guss Hagenstein (att.), Wm. Rollo, Sarah White.

GLENDALE—\$2,660,000Over 78 Ordinary Claims
Over \$36,124 paid in Industrial Claims
John Bell, Jr., Frances Boylon, Geo. Buckley, Richard Calhoun, Henry Deweiler, Edward Dunn, Roger Eddy, Dr. Geo. Hickey, Donald Hughes (geologist), Edwin Jarl, Frederick Johnson, Francis Leake, Julius Leiter, Harold Metcalf, Harry Matters, Carl Nellen, John Parker, Edwin Ripley, David Ryus, Albert Sampson, Perry Seebolt, Henry Weaver, Noble Webber, Edward Winnor, Clyde Wonders.**HOLLYWOOD—\$1,880,000**

Geo. Andriko, Chas. Berndt, David Block, Fred Braun, Geo. Carter, Henry Dalton (bank mgr.), Talton Embry, Wal-

LIFE PAYMENTS

1928—1930—1932—1934—1936—1938—1940—1942—1944—1946



	Total Payments	Death Claims	Death Benefits	Disability Payments	Annuity Payments	Matured Endowments	Dividends to Policyholders	Surrender Payments
1928	\$ 2,057,038,892	\$ 904,259,774	\$ 12,168,768	\$ 38,042,717	\$ 24,726,418	\$ 162,964,456	\$ 518,696,533	\$ 396,180,226
1929	2,197,482,574	988,282,740	20,344,090	34,213,602	30,844,516	187,417,221	546,961,472	389,418,933
1930	2,642,259,949	1,040,214,141	25,240,561	53,536,934	35,126,431	180,494,499	601,543,280	696,104,103
1931	2,905,853,076	993,980,985	27,018,033	66,272,299	41,050,744	188,015,670	669,834,956	919,680,389
1932	3,557,747,881	1,096,520,632	24,186,109	80,414,134	48,738,514	219,461,649	635,535,233	1,452,891,610
1933	3,465,224,187	1,031,742,517	21,733,200	89,521,034	59,825,056	208,366,107	582,101,222	1,471,935,051
1934	3,101,525,930	986,219,788	22,873,971	95,319,222	75,387,095	206,415,318	567,201,197	1,148,109,339
1935	2,908,653,202	1,038,620,310	21,691,081	96,656,355	93,656,759	207,319,001	486,297,852	964,411,844
1936	2,829,300,138	1,059,398,645	23,679,066	104,796,635	112,720,824	202,402,873	554,772,620	725,237,707
1937	2,854,771,623	1,093,742,009	24,499,616	120,468,528	129,525,357	201,206,548	560,091,858	819,518,608
1938	3,030,006,234	1,085,081,721	24,414,139	122,094,991	143,802,345	231,202,251	603,892,179	770,347,492
1939	3,107,947,049	1,093,482,364	23,534,742	125,555,163	153,629,259	314,443,200	626,954,829	716,423,168
1940	3,126,616,907	1,124,876,242	23,578,610	131,519,033	165,019,079	340,660,838	624,539,937	594,631,229
1941	2,943,258,382	1,134,764,510	25,399,762	126,102,771	173,607,632	333,772,285	554,980,193	539,740,905
1942	2,835,271,928	1,135,766,817	23,144,168	118,750,912	183,530,618	334,116,204	500,222,304	351,695,174
1943	2,784,476,641	1,247,980,578	21,186,172	110,960,853	190,871,842	403,278,258	459,503,764	287,240,014
1944	2,916,720,689	1,360,972,674	20,356,949	107,545,480	198,308,317	447,828,401	494,468,794	296,996,708
1945	3,116,979,219	1,438,616,126	23,655,815	110,691,172	210,615,395	495,524,377	540,879,626	382,766,599
1946	3,243,862,917	1,437,552,141	25,450,935	115,964,392	230,642,948	473,376,104	578,109,798	
Totals	\$55,624,997,418	\$21,292,074,714	\$434,155,787	\$1,848,426,227	\$2,301,629,209	\$5,348,265,260	\$10,705,587,647	\$13,694,858,574

California—Continued

ter Gunn, Geo. Hadley, Wm. Hepburn, Will Leavitt, Walter MacDonald, Wm. Mc-

NELSON F. DAVIS AGENCY

Guardian Life Insurance Company

One Eleven Sutter Building
San Francisco 4, California

Neil, Anton Mockel, Wildey Morrison, Andrew Rasmussen, Clyde Ruble, Michael Tauber.

HUNTINGTON PARK—\$895,000

Over \$29,257 paid in Industrial Claims
Franklin Anderson, Richard Aubel, David Bradbury, Thos. Bradley, James Conway, Will Dowthitt, Leo Eisenhart, Frank Greenwood, Chas. Holly, Jr., Henry Johnson, Wm. Lander, Dr. Chas. McGinnis, Chas. Power, D. Roberts.

INGLEWOOD—\$330,000

John Ackerson, Chas. Barnes, Chas. Cave, Wm. Claypool, Walter Jessup, Fred Kelley, Maurice Knudsen, Floyd Mercer.

LONG BEACH—\$5,890,000

Life insurance payments were \$35.87 per capita and averaged \$118 per family in the city.

Over 141 Ordinary Claims

Over \$42,915 paid in Industrial Claims
John Alexander, Thos. Burgess, Thos. Caldwell, Lincoln Chambers, E. Ralph Clark, James Clark, Burton Coon, Dallas Conine, Clyde Davis, Warren Davis, Truman Galyean, Albert Gillet, Thomas Gordon, Leonard Harrington, Jesse Hendon, Ordonia Hinshaw, Issac Howard, Thomas Kadletz, Chas. Kendall, Ucal Killingworth, Carl Kimball (fruit broker), Wm. Lanham, Hubert Legg, Clifton Lewin, James McCrackon, John McCutcheon, Chas. Messner, John Moss, Isaac Nelson, Geo. Parker, Floy Parvin, Frank Peterson, Claude Powers, Geo. Reid, Dr. J. Milton Reynolds, Wm. Rowbotham, August Schmidt, Vernon Schmidt, Paul Shadford, John Smith, Marion Stevens, Robert Sutcliffe, Joe Varney, Joseph Vogel, Roderick Welsh, John Will, Wm. Wilson, Izell Worley.

LOS ANGELES—\$47,950,000

Life insurance payments were \$31.88 per capita and averaged \$130 per family in the city.

Over 960 Ordinary Claims

Over \$268,256 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—\$250,000 or over

4—100,000 to \$250,000

21—50,000 to 100,000

28—25,000 to 50,000

74—10,000 to 25,000

98—5,000 to 10,000

265—3,000 to 5,000

210—2,000; 257—\$1,000

Chas. Akin, Myron Albertson, Harry Andrews, Frank Armstrong, Harold Arnold, Milton Baruch (vice-pres. Baruch Corp.), Sam Baumgarten (retired), Carl Bean (geologist), Russell Birdwell, Jr., Jacob Braufman, Horace Brooks (vice-pres. International Trust Co.), Dr. Frank Chamberlin, Harry Chamot, Robert Cole, Harry Coryell, Roy Denon (dentist), Harry Donaldson (partner, Brumley-Donaldson Co.), Horace Downing, Joseph Eccles (mfr.), Louis Feldman (jeweler), Adolph Fleishman, Herbert Fogel, Fred Franks (mech. dentist), Theodor Frase (owner Frase Electrottype Co.), Dr. Ernest Gasteiger, Gilbert Givvin (exec.), Milton Golden, Benjamin Hannaberg, Ira Hardin, Chas. Hartley (dir. Warner Bros.), Henry Hay (att'y.), Philip Henderson (exec.), Fred Hendrickson, Dr. Abram Hipwell, Nathan Hoffman, John Hollow, John Hoser.

Benjamin Jaffa, Thos. Johnson, Park Jolley (druggist), Thos. Jones, Max Kahrnoff, Wm. Karis, Fred Keenay, Robert Kimball, Alexander Kinnaird, Jr., Rudolph Krug, Emil Lang (mfr.), Dwight Laning, Isaac Lasky, Geo. LeBaron, Rowland Lee (enrg.), Irving Levenstein, Richard Linhart, Percival Long, C. E. Lucas, Gustave Lund, Robert Mahan, Loyal McCannell, Chas. McCormick, Franklin McMahon, Roy Merrill (ins.), Irving Michaels, Wm. Milmet, Burdett Moody, Dr. Henry Morgenroth, Thos. Morrissey, Ray Nimmo (att'y.), Arthur Ninness (ins.), Arthur Oliver, James Padden, Jacob Perlman, Ernest Perry, Edwin Peterson (jeweler), Harvey Pettit, Geo. Platuer, Lew Pollock (music composer), Hiram Porter (realty), Morse Freeman (exec.), Robert Priest (mgr. Eugene Deitzen Co.), Percival Prosser.

Dr. Harry Rees, Alfred Reeves, Edmund Regan, Alfred Reid, Wenzeslaus Reyleck, Marshall Riddick, John Rische, Arthur Roberts, Ralph Roberts (realty), Harry Robinson, Albert Rogers (exec.), Chas. Roepke, Arthur Roseblum (retired), Forrest Rowe, R. Franklin Rowe (att'y.), Herbert Rowell, Sam Rudnick (pres. fruit co.), Rufus Salyer, Arthur Sauter, Albert Schloesser, Simon Segar, Floyd Segelia, Geo. Seldner, Clarence Shelhamer, Edward Sherrard, Max Silverman, Emil Simonet, Sivert Simonson, Wyly Skaggs, Harold Skinner, Lysle Smith (ins.), Stephen Sodel, Peter Sorensen, Edwin Sroufe (realtor), Dr. Fred Stark, Henry Sterner, Dr. Aubon Stewart, Foster Stewart, Wm. Stewart, Chas. Stiteley (realty & ins.), Hyman Stone, Ira Stringfellow, John Sutherland, William Swett.

Benjamin Tarnutzer, John Taylor, Orville Taylor, Philip Trevor, Alvernon The-

son, Grant Thompson, James Thomson, Fred Thornton, Arthur Urban, John Vander Linden, Harold Veach, Arthur Walker, Lockhart Wallace, Thos. Walsh, Clarence Watson, Harry Watson (exec.), Albert Weber, Edward Wedemeyer, Oscar Weed, Jacob Weinstein (dentist), H. G. Weisbrod, Henry Wenrich, Ralph Wenstrand (pres. Western Bridge & Construction Co.), Joseph Whitelaw, Francis Wilkinson, Arthur Willey, Chester Willis, Nathaniel Willis (att'y.), John Winsett, Geo. Wise, Frank Wymore (retired), Frederick Yates, Ernest Youngblood, Christian Zehr.

MODESTO—\$285,000

Clarence Boyle, Clarence Christy, Elias Dias, Samuel Frazier, Thos. Pedego, Dr. James Porter, James Riggs, Chas. Sorensen, Arnold Stark.

MONROVIA—\$315,000

Frank Birger, Henry Falconer, Joseph Hume, Rachel Wiley, Hile Woehler.

NORTH HOLLYWOOD—\$690,000

Burton Allison, Sidney Bolton, Paul Chase (retired), Joseph Cooper, Oren Garman, Horace Hillman, Geo. Howell, Harold Killin, Samuel Lerner, Herman Marzolf, Joseph Mauderer, Wm. McHenry, Merle Russell, Warren Thayer (geologist), Lawrence Vandall, Everett Van Ness (ins.).

OAKLAND—\$13,250,000

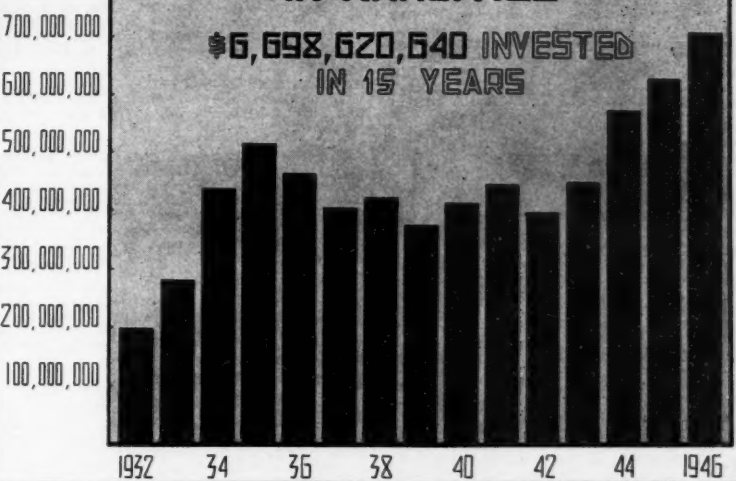
Life insurance payments were \$43.87 per capita and averaged \$159 per family in the city.

Over 188 Ordinary Claims

Over \$66,966 paid in Industrial Claims

S. Bernard Allott, Frank Andrade,

Names in each town are only a partial list of claims paid during 1946.

THE INCREASING INVESTMENT IN ANNUITIES

The yearly investment in immediate and deferred annuities has increased over \$500,000,000 since 1932; in the past 15 years \$6,698,620,640 has been so invested, an average of \$446,575,000 each year. In this time \$2,169,881,100 has been paid to annuitants while reserves for future payments are now over \$7 billion.

MEN WORTH KNOWING

Southland Life selects representatives with careful consideration of more than potential sales ability.

Each must qualify on the basis of character and leadership ability. The Southland representative must be sincere in a determination to serve and sell his fellow citizens.

Complete training in all phases of life insurance services is given to assure ability to "Serve and Sell".

Beneficiaries' tributes to Life Insurance services provided, emphasize the fact that Southland Life Men are "Men Worth Knowing".

Southland Life

INSURANCE COMPANY

W. C. McCord, President

Home Office: Dallas

California—Continued

Ralph Armstrong, Arthur Bechtel, Edward Becker, Leo Bischoff, Walter Brackman, Robert Carson, Wm. Cavalier (broker), Edwin Caven, Harry Cisterman, Wilson Coleman, Thos. Cook, Wm. Deans (ins.), John Douglass, Alexander Fleury, John Frank, Perry Fry, Mack Gallinatti, John Garthwaite, Rudolph Gerloff, Chas. Grass, Ernest Hannum, Chas. Hansen, Wells Helmer, Herbert Hermanson, James Keefe, Chas. Kennedy, Wm. Linn, Paul Lossmann, Russell Lowry, Lewis Lutter, Victorine McGuire, Francis Mielenz, Carl Muller, John Parry, Frank Porter, Alfred Prien, Thos. Reilly, Manuel Rogers, Edward Sandkuhle, Jacob Schachtman, Edward Schlueter, Gustav Schwantes, Chas. Stark, Robt. Stephenson, Harry Stibbens, Dr. Fred Tebbe, John Toland, Robert Van Horn, John Williams, John Wilton, Ardell Yost.

PALO ALTO—\$670,000

Albert Parker, Geo. Dukelow, Herbert Filler (exec.), John Franklin, Ernest Johnson, John Kimball, Chas. Marler, Leiland McDaniel, Jr., Edward Nohrden (druggist), Arthur Rauhof, Rev. James Stitt, Wm. Thompson, Wm. Trask.

PASADENA—\$7,760,000

Over \$9,944 paid in Industrial Claims.
Rev. Richard Abberley, Thos. Austin, Harold Bergman, Henry Billheus, Louis Bowers, Alfred Burdick, Erick Carlmark, Wilbur Collier, Dr. Isaac Crosby, Gordon Culver, Courtland Day, Percy Eisen (architect), Elmer Gandy (retired), Waldo Gleason, Benjamin Grumet, Frank Gridwell, Henry Harridge, Winston Holcomb, Walter Jacobs, Chas. Kellogg, Harry Kilgore, Harold Marquardt, Norman McLeod, Bertram Moore, Chas. Montgomery, S. Muir, Burton Northrup (exec.), Ray Orner, Jr., Louis Patton, Chas. Raney, Lester Rogers, Jay Schulte, Geo. Speich (banker), Carl Stecher, Andrew Stewart, Chas. Swanson, Levi Vaniman, Hans Vetterli.

PIEDMONT—\$815,000

Chas. Bates, Grace Paull, Girard Richardson (att.), Wintford Saint (broker).

POMONA—\$465,000

John Anderson, Samuel Barney, Albert Coffey, Ernest Colner, Tung Joh (mgr. Natl. Dollar Store), Dr. Carl McFarland, Ralph Page, Forrest Swearingen (radiologist), Raymond Troelsen.

REDLANDS—\$330,000

Harvey Abbott, Clarence Burris, Geo. Cortner, John Flynn, Horace Gratton, Joseph Snyder, Edward Tuck, Robert White (mgr. Luzonia Homes).

RICHMOND—\$100,000

James Daniels, Jess Globber, Wm. Hovis, Audley Jones, Verna Lucas, Geo. Lundgren, Gustav Mews, Chas. Pickering

(acct.), Wally Ross, Gerald Russell, Foster Sayre, Frank Smith.

RIVERSIDE—\$735,000

Wm. Aitken, Louis Anderson, L. J. Bliss, Earl Bonham, Milo Clark, Lewis George, Roy Giffin, Albin Johnson, Robert Kelly, Wm. Kennedy, Joseph Leech, John McDermont, Dr. Jack McDougall, Wm. Provist, Carroll Reynolds, Edward Rohwedder (jeweler), Alvin Sayler, Hiram Sibley.

SACRAMENTO—\$5,365,000

Life insurance payments were \$50.61 per capita and averaged \$180 per family in the city.

Over 77 Ordinary Claims

Bertha Barnes, John Carey, Eugene Carpenter, Albert Carter, Asa Clifford, James Demos, Henry Drescher (broker), Geo. Ehmman, Frederick Fankhauser, Chas. Fell, Homer Gile, Dr. Jacob Goldhamer, Frank Green, Edward Hamilton, Geo. King, Geo. Knudson, Joe Larson, Patrick Leo, Chas. Lilley (editor), Adelaide Locker, Samuel Long, Wm. Lord, Ira O'Neill, Jesse Overturf, (school supt.), Sidney Peck, Peter Senini, Elton Sherwin (loan insp.), Anthony Spera, Wm. Stansfield, Adolph Teichert, Wm. Van Zee, Waldo Washburn, Rulon Weston, Albert Wirtz, Lowe Yea.

SALINAS—\$390,000

Grace Balestra, Reuben Farley, Albert Froili, Edward Garcia, Chas. Lawrence, Clarence McDougall, Fountain Miller, Dorothy Mitchell, Ralph Myers (ice mfr.), John Nucci, Henry Settrini, Joseph Somavia, Hattie Watkins, Gerhard Wiehring.

SAN BERNARDINO—\$880,000

Over \$10,878 paid in Industrial Claims.
Hugh Brooks, Martin Forbes, Forrest Ford, Rufus Hill, Albert McIntyre, Lucius Morton, Fredrick Reuss, Gertrude Richardson, Russell Seybold (druggist), Glenn Stevens (realty).

SAN DIEGO—\$7,315,000

Life insurance payments were \$35.98 per capita and averaged \$161 per family in the city.

Over 146 Ordinary Claims

Over \$26,656 paid in Industrial Claims.
Clarence Baldwin, Eupha Beasley, Wm. Behrens, Samuel Bentley, Belarmino Bernardo, Rev. Wm. Bills, Chester Brockhouse, Ray Brown, Wallace Browne, Chas. Bryan, Paul Bunner (ins.), John Burchett, Fred Chamberlain, Alfred Christensen, Samuel Clark, Richard Crommelin, Jack Davis (owner, Expo. Stucco Co.), David Denny, Erminio DeRocco (retired), Clarence Elliott, Maurice Elliott, Albin Erickson, Ida Frederickson, Harry Gallo-way, Ray Gardner, August Gerald, Rolan Holbrook, Paul Howard, Arthur Hunt, Frederick Ingram, Jr., Adolphus Irwin, Ernest Julian, Wm. Kadau, Wm. Kreiss, John Latham, Walter Lundy, Geo. Mac-

Farland, Robert Miller, Reuben Mixon, Earle Moore (retired), Edward Morris, Earl Myatt, Sam Pappas, Chas. Pratt (taxicab owner), Paul Reburn, Walter Renwick (retired), Alfred Riechers (owner Physicians Supply Co.), Geo. Sander-son, Herbert Shaw, Robert Slack, Chas. Smith, James Smith, Harold Sorenson, Kincaid Spratlan, Raymond Stange, Wm. Steiner, Dirk Tazelaar, Carl Thomas, Cecil Thompson, Robert Thornton, John Tschudi, Harry Van Zandt, Frances Vogt, Geo. Wilson.

SAN FRANCISCO—\$26,130,000

Life insurance payments were \$41.18 per capita and averaged \$146 per family in the city.

Over 496 Ordinary Claims

Over \$62,289 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—	\$100,000 or over
3—	50,000 to \$100,000
7—	25,000 to 50,000
47—	10,000 to 25,000
62—	5,000 to 10,000
125—	3,000 to 5,000
104—	2,000; 145—1,000

Spencer Allmond, Robert Beckett, Louis Beedy (att.), Geo. Bishop, Joseph Bourdet, Carl Brown, Warren Budgen, Kenneth Cable, Richard Chandler, John Chrisman, Carl Christoffersen, Emanuel Clayburgh, Patrick Connolly, John Culpeper, Archibald Currie, Leonard Deffner, Wm. Deshields, Edward Dietz, Samuel Dishman, John Drachnik, Alexander Dulfer (exec.), Franklin English, Wilhelm Ergert, John Eugates, Chas. Ewing, Lorenzo Fabbri (vice-pres. vineyard), Walter Fairbairn, Austin Ferguson, Robert Galiani, Norman Goldberg, James Goodroe, James Greenwell (exec.), Harry Harmaning, Henry Heisterkamp, Randall Heffer, Frank Hoch, Edwin Hoofar, Dr. Louis Jacobs, Garland Johnson, Edwin Jones, Richard Kelly, Armando Kendrick, Herman Klenck, Geo. Kopman.

Lester Loupe (realty), Arthur Manase, Wendall Maushardt, James McCann (broker), Dr. John McQuade, Richard Mead, Richard Merry, Jr. (druggist), Edwin Mitchell (retired), David Morgan, Frederick Morgan, Frederick Munk, Jr. (interior decorator), Frank Osterle, Harry Offenbach, Wilbur Owensby, Raymond Perry, Carl Raphael, James Richardson, James Robinson (asst. v. p. Bank of America), Lionel Rodgers (hotel mgr.), Richard Rogers, Ralph Rudkin (dentist), Walter Salomon (retired), John Schlobahn, John Schuur (hotel mgr.), Walter Selby, Geo. Shea, Raymond Street, Dr. David Taylor, Wm. Thomson (banker), Joseph Unger, Angelo Varte, Edward Wallis, Louis Ziesel.

SAN JOSE—\$1,885,000

Angelo Abate, Joe Balistreri, Chas. Bigley, Abram Bini, Arthur Denman, Henry Dolen, Albert Fitzgerald, Ellis Green, Albert Grindrol, Raymond Harcourt, Willard Isensee (ins. agt.), Chas.

Johnson, Elmer Ketch, Sebastian LaBarbera, Stanley Mathews, Thos. McGovern, Wesley Norris, John Phelps, John Ratkovich, Julius Sommer, Howard Stackpole, Clyde Stewart, Geo. West (realty).

SAN MATEO—\$515,000

Truett Carlton, Dr. Newton Elmer, Jr., Chas. Higgins, Randolph Madison, Philius Michaud (jeweler), Richard O'Brien, John Simpson.

SANTA ANA—\$575,000

Alvin Berry (editor), Edward Goodard, Oscar Gutzman, Robert Hockaday, Ralph Kelley, Dr. John Marron, Laura McCormack, Ben McCulla, Monroe McKinney, Herbert Myrick, Francis Orr, Geo. Rousseau, Severin Schulte, John Standing, Carl Youngberg.

SANTA BARBARA—\$985,000

Harold Baird (dentist), Howard Chambers, Thos. Curtis, Warren Hanley (retired), Ward Johnston, Dr. Edwin Kluss, Herbert Kuran, Theodore Miller, Jr., Frank Moore (retired), Frank Murphy, Richard Oeschler, Jr., Solomon Weiser (retired).

SANTA CRUZ—\$240,000

Richard Brubaker, Harry McLaughlin, Harry Murray (broker), Michael Rued, Fred VanHouten.

SANTA MONICA—\$1,310,000

Wm. Arnsen, Anna Benson, May Bishop, Richard Carlson, Clifford Cole (banker), Percy Denison (retired), Alfred Erickson, Gordon Glaque, Howard Hattester, Wm. Hicks, Jr., Apolena Kuch, Frank Maus, Murray Rapp, Wm. Quast, Jr.

SANTA ROSA—\$190,000

Nick Colobella (druggist), Leonard Deffner, Walter Higgins, Elton Kindig, John Nasse, Donald Obradovich, Edwin Voller.

SOUTH GATE—\$290,000

Alma Benson, Edward Burroughs, Elaine DeVille, Ada Hughes, Frederick Schaepp, Franklin Vale.

SOUTH PASADENA—\$310,000

Benjamin Armstrong, Chas. Munger, Prokop Schissler, Max Steinschneider, Joseph Strawser, Oscar Wigell.

STOCKTON—\$1,550,000

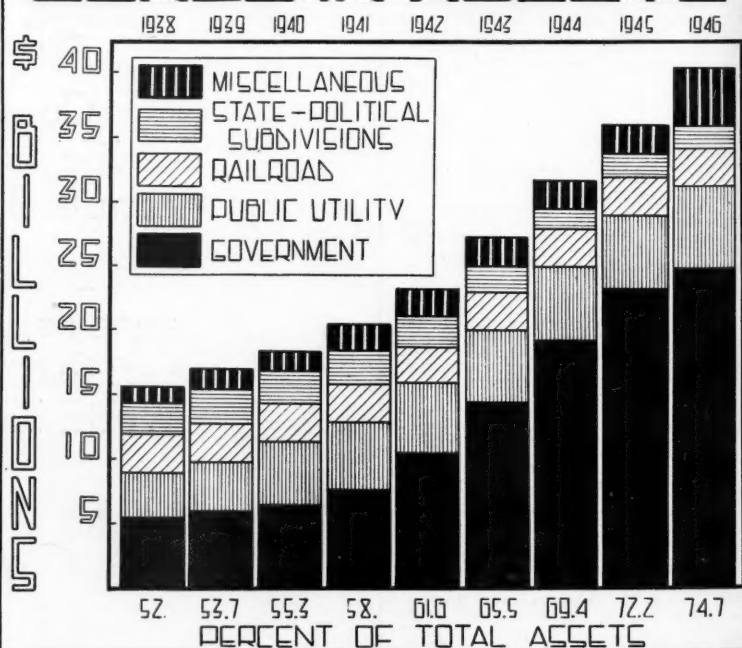
Rev. Adolph Abelman, Alec Blunden, Chas. Christensen, John Garcia, Emma Hays, Andrew Klieves, Chas. Lambe, Geo. Mayer, Dorsey Melton, Carl Morton, Mildred Renard, Paul Riordan, Arthur Stangland.

VALLEJO—\$365,000

Henry Aquilar, Oscar Bowman, Daniel Breslin, Clifford Condon, James Culp, Sidney Deans, Joseph Francis, Eugene Galusha, Leonard Holst, John Irby, Curtis Johnson, John McInnis, Edith Meek, Edward Meyers, Henry Sneed, Joseph Stevens, Harmon Twichell, Frederick Welch, Walter Williams, Elmer Wood, Lawrence Woolslayer.

Names in each town are only a partial list of claims paid during 1946.

BONDS IN ASSETS



Bond holdings in the assets of life insurance companies have increased \$24,602,000,000 since 1938 and now compose 74.7% of total assets. Holdings in government bonds now total about \$24,500,000,000, increasing \$19,032,000,000 since 1938. Public Utility bond holdings have increased over \$3 billion while miscellaneous bonds, including other than railroad and public utility, have increased about \$3.1 billion. State bonds now held show a decline of \$700,000,000 while railroad bond holdings remain about the same but make up a smaller percentage of the assets. Bonds in 1938 were but 52% of life company assets.



Specializing in

Complete Coverage

Life—

Participating and Non-Participating

Accident and Health—

Income Plans, Family Hospital Expense Plans, Medical Expense Plans

Life Insurance

with Immediate Disability

Group Insurance—complete coverage

Employee Life Insurance (Wholesale)
Employee Retirement Plans

Retirement Plans and Annuities

Specific Plans

for all modern needs

Juvenile Insurance

and featuring

The New and Unusual Savings Plan

a distinctive life insurance service

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Home Office — Los Angeles, California

General Agency Offices in Principal Centers in Forty States

California—Continued

WHITTIER—\$270,000

Martin Abels, John Beddow, Raymond Crawford, Arthur Doell, Mary Johnston, Grace Mayes, Chalmers Moore, David Strachan.

OTHER CALIFORNIA TOWNS—

\$12,320,000

(Partial List)

Albany: S. Gottlieb.—Arcadia: F. Bishop, R. Lyman, B. McCaulley, A. Muller (broker), S. Pearson, A. Weber. ●Bell: W. Helmerding, G. Robbins (atty.), R. Stevens.—Brawley: W. Glaze, G. Jones, J. Parrott. ●Chico: E. Cline, M. Cook, C. Dahl (publisher), W. Kelly, C. Mayne, C. McCormick, R. Watkins, Jr., C. Westaby.—Colton: J. Whitfield.—Compton: C. Bartlett, P. Belyea, R. Bradley, H. Fenner, C. Gaston, B. Smith, L. Stephens, E. Sutphen.—Corona: W. Bratten, H. McNesby, W. Patterson.—Coronado: H. Conney, R. Harrell, J. Patterson.—Culver City: F. Edwards, W. Purdy (atty.), W. Salsbury. ●El Centro: W. Boren, R. Edwards, M. Prince, A. Richardson, J. Travers.—El Cerrito: A. Pfau, R. White.

●Handford: J. Dermonde.—Hawthorne: E. Bickley, R. Whitener.—Hayward: A. Allard, R. Beck, A. Roberts, A. Young.—Hermosa Beach: H. Brandt. ●Lodi: J. Gilbeau, E. Humphrey, J. Stewart.—Lynwood: G. Adams, S. Nowell (builder), E. Tischer. ●Madera: S. Brown, R. Crowder, J. Stenovich.—Manhattan Beach: R. Hennessy, G. Prescott.—Martinez: S. Callicura, M. McNamara, L. Peat.—Marysville: P. Delay, R. Dilley, C. Gard, W. Rice.—Maywood: M. Bond, D. Jump.—Merced: H. Alcorn, S. Grisham, G. Hamilton, C. Schmidt, P. Thielens.—Modesto: C. Boyle, C. Christy, E. Dias, S. Frazier, Dr. J. Porter, J. Riggs, A. Stark.—Montebello: C. Berquist, H. Foran, R. Sloan, E. Will.—Monterey: Dr. S. Carnazzo, R. Fleischer, P. Helton.—Monterey Park: D. Ford, T. Halstead, M. VonKhuon.

●Napa: D. DeBardeleben, H. Shreve, R. Sweet.—National City: F. Chase, L. Dawson, L. Seafork, E. Vishnesky. ●Orange: H. Holsten, W. Lowry, A. Paine, F. Waldow.—Oxnard: G. Marsis. ●Pacific Grove: D. Kinsman.—Petaluma: G. Ross, J. Schoningh.—Piedmont: C. Bates, G. Paul, G. Richardson (atty.), W. Saint (broker). ●Porterville: R. Billingslea, A. Bushnell, W. Morrison, M. Pittinger. ●Redding: J. Day, G. Pearl, G. Sundman.—Redondo Beach: J. Faber (broker), J. Mathewson.—Redwood City: V. Easton, T. Ekstromer, D. Morgan, F. Thompson.—Roseville: J. Tarro.

●San Bruno: J. Stodieck.—San Fernando: D. Ansley, W. Fox, R. Kaufman, W. Prang, J. Somerville, H. Thomas, L. Tomlinson.—San Gabriel: I. Gass, W. Haislip, A. Maas (pres. A. R. Mass Chemical Co.), S. Stoner, L. Tiefenthaler.—San Leandro: E. Bourne, E. Ferrando, A. Goldsberry, W. Jennings, F. McCain, F.

Parks.—San Luis Obispo: J. Faulstich, N. Frederick, Dr. L. Nielsen, C. Spencer.—San Marino: W. Balling, C. Cox (ins. broker), C. Mathews (retired), Dr. E. Maxson, V. Morgan (atty.).—San Rafael: F. Holland.—Santa Clara: W. Davis, W. Harrison, M. McMillan.—Santa Maria: R. Hopper, J. Hunt, J. Miller.—Santa Paula: J. Cardinal, D. Durbin.—South San Francisco: L. Smith. ●Torrance: C. Bengel, D. Connors, J. Hill, R. Hogue, A. Way.—Tulare: E. Coyner, C. Ferreira, J. Hoffman, E. King, N. Lindgren, F. Mauler, B. Shepherd, E. Skidmore. ●Upland: D. Cameron, H. Dahms, E. Hayden. ●Visalia: R. Devine, C. Garrison, M. Bertao, C. Moore, T. Noel, M. Reynolds. ●Woodland: A. Huston (atty.), C. Kindelt, J. McAravy, J. Meeks.

COLORADO

(For towns with fewer claims see end of list)

Total Payments \$26,800,000
Rank in Payments 31st
Rank in Population 34th
Payments Per Capita \$23.04
Ratio to National Per Capita Insurance Payment 1.042
Ratio of Social Security Payments in State to Life Payments381
Payments to State under the social security program \$10,227,081.

BOULDER—\$260,000

Wm. Arthur, Jr. (atty.), Wm. Ashenbrenner, Jr., James Baldwin (oil broker), Thos. Hilton, John Mester, James Rawles, Chas. Snow, Roy True.

BRIGHTON—\$95,000

Geo. Carr (retired), Lettie Hunter, Kumataro Okubo.

CANON CITY—\$105,000

Farrel Keith, Richard Nesbit, Willis Watson (asst. mgr. J. C. Penny Co.).

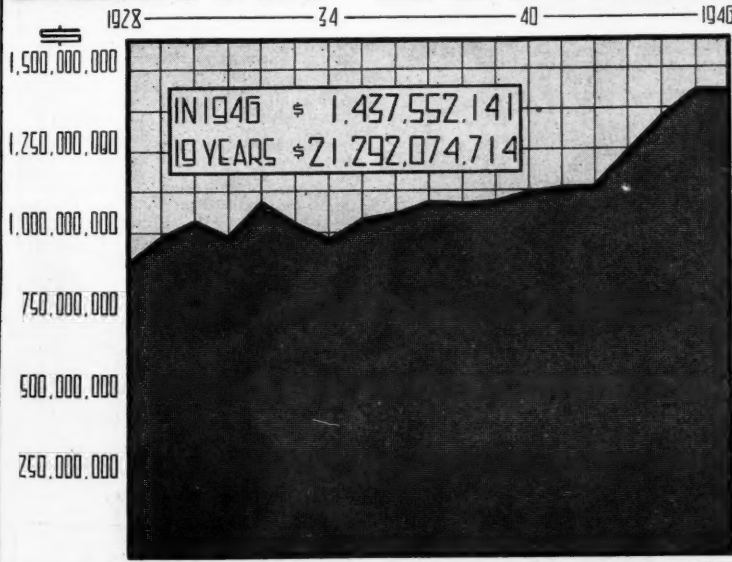
COLORADO SPRINGS—\$1,175,000

Over 53 Ordinary Claims

Louis Brown, David Clark, Melville Clotworthy, Roy Crider, Percy Danks, Felippo Defelice, Henry Drennan, Pearl Edwards, Asa Hayter, John Haefer, Lawrence Jackson, Lewis Knutson, Chas. Madden, John Mundt, Edward Nichols, Frank Pelsor, Harry Rector, Roy Ricker, Samuel Robinson.

Names in each town are only a partial list of claims paid during 1946.

DEATH CLAIMS



Death claims showed a slight decrease of \$1,063,985 in the year; the total paid under death claims was \$1,437,552.141. Total death benefits increased, however, due to the increase in accidental death benefit payments. In 19 years \$21,292,074.714 has been paid in death claims.

1928	..... \$ 904,259,774	1934	..... \$ 986,219,788	1940	..... \$1,124,876,242
1929	..... 988,282,740	1935	..... 1,038,620,310	1941	..... 1,134,764,510
1930	..... 1,040,214,141	1936	..... 1,059,398,645	1942	..... 1,135,766,917
1931	..... 993,980,985	1937	..... 1,093,742,009	1943	..... 1,247,980,578
1932	..... 1,096,520,632	1938	..... 1,085,081,721	1944	..... 1,360,972,674
1933	..... 1,031,742,517	1939	..... 1,093,482,364	1945	..... 1,438,616,126
				1946	..... 1,437,552,141

19 year total \$21,292,074.714



Pioneers in the
Nationally Known
T. W. I. Method
of Sales Training
* Training Within Industry



California-Western
States
Life
Insurance Company

HOME OFFICE
SACRAMENTO

Colorado—Continued

DENVER—\$12,840,000

Life insurance payments were \$39.82 per capita and averaged \$148 per family in the city.

Over 315 Ordinary Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over	
50—50,000 to \$100,000	
8—25,000 to 50,000	
20—10,000 to 25,000	
40—5,000 to 10,000	
60—3,000 to 5,000	
74—2,000; 107—\$1,000	

Milton Bates, Geo. Bichy, Max Breier, Aaron Bronstein, Morris Burg, Wm. Butchart, Patrick Butler, Dr. Thos. Carmody, David Carr, F. Carringer (pres. svgs. & loan co.), H. Cline, Laban Dameron (v. p. Weicker Transfer Co.), Robin Davis (pres. Davis Bros., Inc.), Geo. Dickey (oil operator), Leslie Feed (exec.), Edwin Fletcher, James Garrigues, Frank Gawan, Lewers Gray (dentist), Wm. H. Hauselmann (pres. Hauselmann Engr. Co.), Jacob Heller, Herman Heyler, Wade Jones, Jr., James Kramer, Dr. Wilhelm Langstein, Albert Lewis, Monroe Lillenthal, Wm. Livingston, Lester Mayer, Edward McNellis, Geo. Monaghan, Samuel Pyeatt, Walter Quayle, Delmer Randleman, John Rouner, Dr. Elmer Scherrer, Niles Shumaker, Clifford Shellabarger, Herman Steckel.

Leslie Teed (exec.), Joel Thomasson, Arnold Thompson, Buford Tinnin, Dr. Frederick Tower, Chas. Trechter, Geo. Trumble, Geo. Walker, Lockhart Wallis, Hugh Watson, Ralph Webb, Frank Weber, Roy Wilson, Alma Winterbottom, Chas. Woodard, Edmond Wright, Oliver Wyatt, Chas. Wylie, Walter Young.

FORT COLLINS—\$315,000

John Kershner, Ernest Mervine (professor), Carl Scheidegger, Robert Sevier, John Seybold, Therese Voelzke.

GRAND JUNCTION—\$270,000

Nicholas Bertrand, Maxine Brown, Willard Chellan, Willard Chellow, Geo. Corcoran, Marion Harris, Emil Kara, John Kraai, Melvin Owens, Arvill Pettengill, Albert Shubert, L. Thompson, Albert Turner.

GREELEY—\$280,000

John Bauer, Chas. Bently, Gotfred Carlson, John Culbertson, Karl Farr, Henry Giesick, James McDowell (drug-gist), Henry Schiebel, Leonard Smits, Peyer Zuh.

LA JUNTA—\$70,000

Will Green, Albert Plunk, Myrtle Sloat, Roscoe Wilkins.

LONGMONT—\$95,000

Anthony Bragg, Victor Burt, Walter Hill, Alfred Houpt, Melchior Landolt, Jacob Litzenger.

PUEBLO—\$810,000

Chas. Bowman, Joseph Gotfred, Fred Hammond, John Hubbard, Virgil Hyatt, Amos Jones, Arthur Jones, David Jones, Dee Kerns, James Kinney, Carl LaRocca, Edward Lindstrom, Chas. Peterson, John Richardson, Leonarda Sanchez.

TRINIDAD—\$85,000

Eckel Ash, Abbie Corradine, Carrie Moser, Fred O'Connor, Juan Trujillo.

OTHER COLORADO TOWNS—\$1,375,000

Alamosa: J. Rose (druggist).
Durango: Nadine Erickson, Thelma Nelson.
Englewood: A. Boyd, R. Childers, A. Ferguson, F. Tremaine.
Fort Morgan: L. Fisher (att'y.), L. Harris, W. Kuhrt, F. Nuss, J. Winn.
Lamar: W. Bunce, G. Burnett, L. Jolton, A. Kreiser, H. Snider, N. Westerfield, J. White, Dr. G. Williams.
Leadville: H. Plummer, H. Stauffer, Loveland: J. Atwood, T. Bowlin, M. Hartman, E. Sanders, P. Walker.
Montrose: E. Carrington, W. Crose, L. Eresuma, E. Kerbel, G. Kramer.
Salida: G. Richardson, Sterling: W. Booth, E. Fritzler, R. Novy.
Walsenburg: L. Kirkpatrick.

CONNECTICUT

(For towns with fewer claims see end of list)

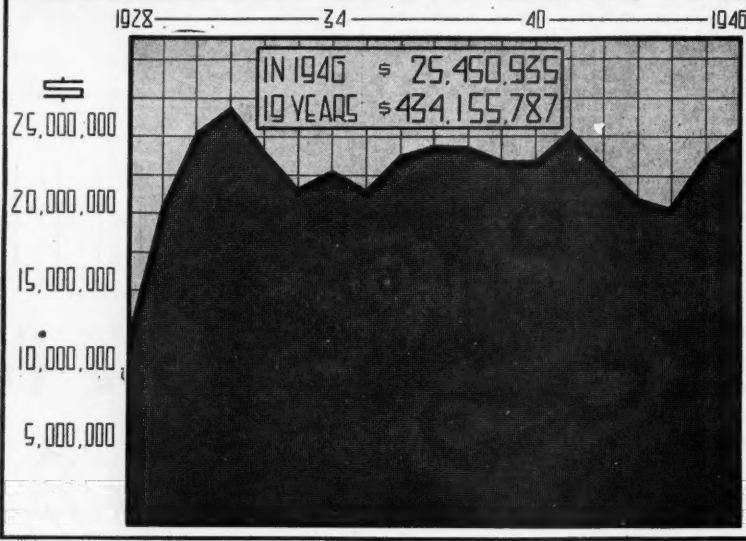
Total Payments	\$77,000,000
Rank in Payments	11th
Rank in Population	30th
Payments Per Capita	\$43.26
Ratio to National Per Capita	
Insurance Payment	1.957
Ratio of Social Security Payments in State to Life Payments	.047
Payments to State under the social security program	\$3,641,411.

BRIDGEPORT—\$6,895,000

Life insurance payments were \$46.87 per capita and averaged \$192 per family in the city.

Over \$229,542 paid in Industrial Claims
Joseph Adzima, Julia Boda, Frank Cave, Chas. Clifford, Anthony Del Rocco, Pauline Devorakowski, Anna Fabrin, Catherine Feldman, Marcus Fried, Barbara Gergely, Elmer Havens, Mary Katrenich, Piroška Kiss, Anna Kubien, Jesse Lockwood, Daniel Patterson, Katarin Pjura, Rozale Roth, Elizabeth Saksa, Elizabeth Series, John Webb.

ACCIDENTAL DEATH BENEFITS



Accidental death benefit payments increased \$1,795,120 in 1946 to \$25,450,935; in 19 years these payments have amounted to \$434,155,787, or 2% of the total death benefits. In this period deaths due to accidents were about 7% of the total deaths from all causes. The benefit payments in 1946 were approximately the amount paid in 1930 when there was \$75.8 billion less insurance in force.

1928	\$12,168,768	1934	\$22,873,971	1940	\$23,578,610
1929	20,344,090	1935	21,691,081	1941	25,399,762
1930	25,240,561	1936	23,679,086	1942	23,144,168
1931	27,018,033	1937	24,499,616	1943	21,186,172
1932	24,186,109	1938	24,414,139	1944	20,356,949
1933	21,733,200	1939	23,534,742	1945	23,655,815
				1946	25,450,935

19 year total.....\$434,155,787

DANBURY—\$580,000

John Allen (mfr.), Edward Butler, Anna Oakley.

HARTFORD—\$10,420,000

Life insurance payments were \$62.63 per capita and averaged \$256 per family in the city.

Over 118 Ordinary Claims

David Agranoff, Jacob Baker, Harry Bailey (dermatologist), Chas. Breen, Dudley Callender, Rocco Capobianco, Lucian Chmielecki, Jr. (physical instructor), Maurice Daly, John Flynn, Chas. Graw, Raymond Hoffmann, Alwin Hopfer, Dr. Herman Hurwitz, Albert Kaufman, Burton Langdon, Joseph Lister, John McCarthy, Jacob Mendelson, Julius Michelson, Lorenzo Palumbizio, Wm. Robinson, Donald Rushlow, Dr. Alexander Shafer, Hyman Tulin (retired).

MERIDEN—\$880,000

Over \$86,107 paid in Industrial Claims
Harold Hall, Harry Wollard, Frank Young (engraver).

NEW HAVEN—\$1,180,000

Life insurance payments were \$63.38 per capita and averaged \$257 per family in the city.

Over \$197,561 paid in Industrial Claims
Fred Adler (retired), Anna Albiniger, Samuel Alderman (exec.), Harold Archer, G. Bishop, Rose Blee, Alfonso Criscuolo, Isadore Doff, Albert Ellis, Hyman Feldman (merchant), Wm. Gallagher, Hyacinth Grieco, Richard Hurlburt, Joseph Johnson, Wm. Kane, Louis Kappler, Julius Kleinberg, Hiram Kochersperger, Patrick McNulty, Chas. Merberg (retired), Wm. Parsons (retired banker), Irving Rohin (mfr.), Harry Rosenfeld (pres. fruit & produce co.), Abdul Steinbach (exec.), Herman Tendler (merchant), Franklin Tyler, Wm. Watts.

STAMFORD—\$2,560,000

Over \$64,141 paid in Industrial Claims
Anna Geier, Chas. Maguire, John Regan, Clarence Thompson, Frank Tuscio.

WATERBURY—\$6,750,000

Life insurance payments were \$67.97 per capita and averaged \$293 per family in the city.

Over 77 Ordinary Claims
Over \$174,747 paid in Industrial Claims
J. Bolduc, Wm. Gilman (ins. exec.), Jack Procho, Harvey Rosenberg, Selma Schrieber, Daniel Stokes, Joseph Valaitis, Eva Yakimavicius.

WEST HARTFORD—\$2,720,000

Chas. Bailyn (dentist), Henry Birge, Nora Crandall, Anna DeRagon, Oliver Edstrom, Margaret Farrell, Geo. Finley, Violet Gagnon, Herbert Rupp, Harold Weld.

WEST HAVEN—\$610,000

Roger Baldwin, Louis Cohn, David Kydal, John McClellan, Florence Williams.

OTHER CONNECTICUT TOWNS—\$13,340,000

(Partial List)
Ansonia: J. Yudin (coal dealer);
Over \$91,476 paid in Industrial Claims.
Bethel: F. Gallagher, J. Mannion. •Cole-

brook: W. Lewis.—Columbia: G. Champ-lin. •Darlen: Effie Barton.—Derby: C. Mayer.—Devon: J. Miller. •East Haven: E. Hutter. •Fairfield: A. Benway, M. Popp. •Gaylordsville: G. Newton.—Glenbrook: Zilla Lord.—Greenwich: J. De-voe (exec.), G. Glass, L. Jones (research dir.), L. Meaney.—Groton: G. Adamson, C. White. •Hamden: H. Collins, W. Frank, M. Law. —Highwood: G. Thompson. •Lyme: Gertrude Walden. •Manchester: J. Carter, C. Goodrich (pres. Case Bros. Inc.).—Middlebury: J. George, Jr.—Mid-dletown: F. Nemecek (dentist).—Milford: J. Weir.—Mystic: S. Stewart. •Nau-gatuck: Ethel Honan.—New Britain: G. Birnbaum; Over \$79,048 paid in Industrial Claims.—New Canaan: G. Hilton.—New-mington: J. Custy.—New London: W. Dunham, Rev. L. Furr; Over \$78,455 paid in Industrial Claims.—New Milford: A. Hansl, R. Marsh.—Norfolk: L. Johnson.—Norwalk: M. Devine (pres. Devine Bros. Inc.).—Norwichtown: D. Polsby. •Oakville: C. Curtis.—Old Lyme: J. Roche.—Oneco: F. Marriott. •Pine Or-chard: H. Whiting.—Putnam: A. Strahan (dentist). •Rocky Hill: R. Thiesen. •South Norwalk: Bertha Luckhy; Over \$73,548 paid in Industrial Claims.—South-ington: S. Smith.—Storrs: Over \$..... paid in Industrial Claims.—Stratford: M. Bashar. •Terryville: Mary Glennon.—Thomaston: J. Davis.—Torrington: F. Beyer; Over \$61,059 paid in Industrial Claims. •Wallingford: D. Kelly, Mary Murphy, J. Rosene.—Waterville: A. Kram-er.—Westport: W. Sniffen, I. Tankus.—Wethersfield: R. Keeney.—Windsted: F. Barreuther.—Woodbury: C. Curtiss, W. Mackay. •Yalesville: Matilda Gilmore.

DELAWARE

(For towns with fewer claims see end of list)

Total Payments	\$11,300,000
Rank in Payments	39th
Rank in Population	47th
Payments Per Capita	\$40.19
Ratio to National Per Capita	
Insurance Payment	1.818
Ratio of Social Security Pay-ments in State to Life Pay-ments	.019
Payments to State under the social security program	\$218,521.

GEORGETOWN—\$90,000

Horace Hitchens, Robert Houston (att'y.), Wm. McIlvaine.

Names in each town are only a partial list of claims paid during 1946.

WILMINGTON—\$7,100,000

Life insurance payments were \$62.11 per capita and averaged \$261 per family in the city.

Over 48 Ordinary Claims

Over \$126,028 paid in Industrial Claims
Frances Bakey, Albert Belleville, Donato Coteliese, Jacob Lesham, Mary McLaughlin, Thos. McMenamin, Howard Starkweather (chemist), Sarah Tatman, Conrad Wilkin, Alice Whrightington.

OTHER DELAWARE TOWNS—\$1,300,000

(Partial List)
•Bellemore: L. Riggins.—Bridge-ville: E. Warrington. •Clayton: J. Mur-phy.—Claymont: T. Reardon, J. Swalp (electrician). •Dover: R. Burckett, W. Ware; Over \$53,618 paid in Industrial Claims. •Frankfort: J. Rogers.—Frederica: N. Holliday. •Harrington: H. Hammond, W. Harrington; C. Tatman. •Laurel: M. Hearn, G. Purnell.—Lebby-ville: O. Bunting.—Lewes: G. Bryan. •Middletown: C. Slaughter (undertaker).—Milford: H. Clifton, L. Donovan.—Mills-boro: R. Betts, Mary Hickman. •Newark: H. Doughten.—New Castle: J. Baker, Jr., A. Wenning. •Odessa: H. Crill, O. Ster-ens. •Rehoboth Beach: G. Shockley. •Symrna: A. Cole.

DISTRICT OF COLUMBIA

Total Payments	\$32,100,000
Rank in Payments	25th
Rank in Population	35th
Payments Per Capita	\$36.06
Ratio to National Per Capita	
Insurance Payment	1.632
Ratio of Social Security Pay-ments in District to Life Payments	.022
Payments to District under the social security program	\$724,518.

WASHINGTON—\$32,100,000

Life insurance payments were \$36.06 per capita and averaged \$251 per family in the city.

Over 568 Ordinary Claims
Over \$311,339 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$100,000 or over	
2—50,000 to \$100,000	
11—25,000 to 50,000	
35—10,000 to 25,000	
52—5,000 to 10,000	
96—3,000 to 5,000	
113—2,000; 257—\$1,000	

Frederick Arends (dentist), Samuel Arkin, Norman Baessell, James Baines, Dr. Grant Barnhart, Ross Barrett, Chelsea Bear, Frederic Bensert, Samuel Bishop, Nicholas Boby, Marshall Bonner, Walter Burke, Wm. Burris, Raymond Chapin (retired), Warren Christian, Wm. Clark (chief examiner U. S. Patent Off.), David Collins, Fred Covington, Mackall Fetzer, James Field, Gustave Forsberg, Hugh Gaffey, Samuel Gompers, Harry Heft, David Jenkins, Edward Jennings (att'y.), Albert Levin, John Lovegrove, Harry Mehlman (actuary), Chas. Milster, Timothy Mooney (tax att'y.), James Mott (congressman), Wm. Nixon, Henry Pike, Herbert Pope, Claude Porter, Beal Powers, Bruno Quattrons, Arthur Quick, Basil Quinn.

Josias Radcliff, Wm. Raymond, Ralph Reed (att'y.), Wm. Reeves, James Reynolds, Jr., Frank Richer, Wilmer Ruff, John Rush, Chas. Sanger, Audley Savage, John Schmidt, Adam Schneider, Chas. Schoeneman, Paul Schulze, Roger Scott, Albert Segaloff, Wm. Sheehan, Edward Sheffield, Andrew Sheridan, Joseph Silverman, Glen Slipsager, Scott Squyers (att'y.), Peary Stafford, John Stamm, Wm. Stei-ley, Seiforde Stellwagen (att'y.), Patti Stephens, Edward Stevens, Jr., Robert Stewart, Ernest Teagle, Robert Terry, John Thomas, Harold Townsend, Chas. Troutman, John Tullis (retired), Howard Turner, Wm. Tyler, Wm. Van Duzer, Omar Veley, Harold Walstrom, Thos. Washington, Bessie Watson, Wm. Watts, Clifford Weadon, Edward Weber, Alexander Weir, Franklin West, Edward White, Perry Whitelock, Robert H. Wilkins, Geo. Willner, David Wills, Helen Wilson, J. Wilson, Wm. Wirship, Perle Wiseman, Frank Wolff, Wm. Wood, Vern Woolley, Warren Wright, Miles Yapple.

FLORIDA

(For towns with fewer claims see end of list)

Total Payments	\$42,500,000
Rank in Payments	17th
Rank in Population	21st
Payments Per Capita	\$17.93
Ratio to National Per Capita	
Insurance Payment	.811

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Florida—Continued

Ratio of Social Security Payments in State to Life Payments 229
Payments to State under the social security program \$9,730,190.

CLEARWATER—\$265,000

Samuel Coachman (citrus producer), Wm. Hoover, Rev. E. Smith, Ella Southard, Edward Stewart, Wright Youtsey (retired).

CORAL GABLES—\$530,000

Over \$9,833 paid in Industrial Claims
 Paul Andre, Chas. Cook, Harvey Cree (realtor), Henry Killingsworth, Carl Squires.

DAYTONA BEACH—\$685,000

Over \$48,744 paid in Industrial Claims
 Max Bowdoin, Julius Credo (retired), Ralph Embree, Ralph Griffiths (retired), Wm. Hoffman, Jeter McMillan (retired), Wm. Miller, Wm. Norris, Mildred Sannbeck, Shelby Tobey (retired).

FORT LAUDERDALE—\$545,000

Geo. Berge, Robert Brush, Forrest Corley, Wm. Greenwood, Edward Huegele, Cooper Clark, Clyde Layton.

GAINESVILLE—\$290,000

Over \$55,411 paid in Industrial Claims
 Dr. Matthew DePass, Edith Hook, Rem James (mgr. radio station), Wm. Paulk, Frank Porter, Joseph Watson.

JACKSONVILLE—\$8,380,000

Life insurance payments were \$48.43 per capita and averaged \$258 per family in the city.

Over 75 Ordinary Claims

Over \$165,886 paid in Industrial Claims
 Hudson Ashley, Benjamin Baker (shoe merchant), James Benson, Chas. Brewer, Oscar Burnett, Perry Bush, Clement Cates (broker), John Cherry, Julian Clayton, Samuel Daniel, Ernest Dowling, Elston Gentry (druggist), Geo. Gibbs (att.), John Gray, Loren Green (ins. agt.), Stephen Hiatt, James Hill (realtor), Francis Lynch, Joseph Morris, Theodore Mullis, Franklin Myers, Frank Nickerson, Geo. Pharr, Robt. Tennille (interior decorator), Leland Valley, Ernest Vordermark, Robert Waff (retired), John Walsh, DeWitt Yates.

LAKELAND—\$385,000

Over \$81,076 paid in Industrial Claims
 Clay Cunningham (retired), Walter Houshelt, John Phillips, Levey Starlings.

LAKE WORTH—\$160,000

Dr. John Church, Ernest Corkhill, Edmund Moloney, Myrtilla Mace.

MIAMI—\$8,660,000

Life insurance payments were \$50.31 per capita and averaged \$131 per family in the city.

Over 131 Ordinary Claims

Over \$91,912 paid in Industrial Claims
 Mary Ackerman, Robert Allen, Herman Arrant, Gerald Bartholow, Edwin Bartlett, Hubert Carter, Phoebe Elliott, Samuel Feldman, Oscar Hamilton, Bernard Hart, Laurence Heaton, Henry Heins, Bernie Kepler, Clyde Johnson (druggist), Urban Knight, Roy Latham, Levis Lee, Frank Lewis, Homer Lowe, Joseph Marsh, Malcolm Mays, Chas. McPherson, Ward Mincer, Robert Murray, Laurence Odenthal, Henry Paridon, Chas. Peoples, Thos. Price, Geo. Reed, Roy Robarge, Ernest Roberts, Ralph Sager, James Sayre, LeRoy Schmidt, Helen Shepherd, Louis Shields, Clarence Smith, Richard Smith, Wm. Solomon, Louis Stanley, Russel Switzer, Otto Ulrich, Dr. J. Merrill White, Nils Wiklund.

MIAMI BEACH—\$1,910,000

Herman Arrant (ins. agt.), Maurice Baskis (att.), Newton Birkes, Harry Braham (retired), John Hutcheson (banker), Dr. Maxwell Kirsch, Onslow Milan (att.), Harry Nivack (builder), Peter Potts (retired), John Sands (realtor), Paul Treadwell, Frank Watts (banker), Bernard Wilensky.

ORLANDO—\$915,000

Over \$87,831 paid in Industrial Claims
 Albert Bower, Dr. Clarence Brundage, Marion Bullock, Henry Carter, Earl Colglazier (retired), Joseph Gamewell, Thos. Edwards, David Lane, D. MacCarthy (retired), Geo. Meyer, Robt. Sanderlin, Dr. Samuel Shoemaker, Ray Smith, Ralph Turner, Wm. Westervelt.

PENSACOLA—\$950,000

Over \$65,725 paid in Industrial Claims
 Joseph Baroco, Elvah Boone, Joan Bowser, Sylvia Douglas, Eugene Elebash (jeweler), Louise Foretich, Marvin Garrett, Eugene Hayford (dist. mgr. Am. Brewing Co.), Jesse Joyner, John Mayne, Walter Miller, Arthur Pearson, Peter Schreiber, Dan Walker, Rudolph Wolff, Grady Woodham.

ST. AUGUSTINE—\$295,000

Peter Belongy, A. Hoofnagle, Raymond Holton, Harold Libby, Dr. Geo. Noble, Jr., John Wall.

ST. PETERSBURG—\$1,860,000

Over \$3,164 paid in Industrial Claims
 Lydia Allison, Wm. Alston, Milton Brainerd, Thos. Bruce, Bayard Cook (att.), John Donehoo, Chas. Ferrell, Emilie Hathorne, Wm. Hockett, Max Hyman (retired), Geo. Jackson (retired), Ivey Johnson, Geo. Kerr, Jr. Harry Levy, Alexander Mackay, Henry McCann (retired), Malcolm McInnis, John Merz, James Moore, Frank Ridgway, Geo. Roseberry, Wm. Webb, Jr. (retired), Frank Willard.

SARASOTA—\$315,000

Over \$907 paid in Industrial Claims
 John Brooks, Edward Cockrell (retired), Alexander Irvine, Geo. Lindsay, Percival May.

TALLAHASSEE—\$540,000

Over \$67,890 paid in Industrial Claims
 Joseph Demetree, Edward Gilbert, Lee McKinnon, Wm. Newson, Robert Patterson, Florence Phillips, Alonzo Reagin, J. Williams.

TAMPA—\$3,615,000

Life insurance payments were \$33.34 per capita and averaged \$107 per family in the city.

Over \$125,936 paid in Industrial Claims
 Willis Alford, Albert Behrens, Byron Brugge, James Clarke, Silas Clayton, Walter Culp, Leon Deacon, Cordie Eichelberger, Howard Fuller, Dr. John Gaines, John Glass, Rev. James Grimes, Sylvan Guggenheimer, Abby Hatcher, Zundel Kessler, Frank Kurtzthal, B. Lore, Jacob Mason, Robert Nelson, Jr., Percy Page, Elvin Priest, Harry Quarles, Edgar Reynolds, Chas. Robinson, Geo. Schwaan, Oren Sebern, G. Walter Selby (retired), Jacob Shoun, John Wagner, Jr., Leo Weiss.

WEST PALM BEACH—\$840,000

Over \$61,341 paid in Industrial Claims
 Ivan Bissell, Geraldine Franklin, Walter Rauch, Sr.

OTHER FLORIDA TOWNS—\$1,420,000

(Partial List)
 •Bartow: E. Dawson (retired).—Bradenton: S. Berkstresser, T. Howze, Jr., W. Sanborn, L. Skidmore, T. Westfall (retired). •DeLand: L. Botts, F. Town, H. Vanhooy. •Fort Meyers: E. Dick.—Fort Pierce: K. Olsen. •Haines City: M. Adams.—Hollywood: A. Keaton, E. MacDougall. •Key West: C. Albury. Over \$17,239 paid in Industrial Claims. •Lake City: J. Hartsfield.—Lake Wales: J. Albritton. •Marianna: S. Bivings, Jesse Cook, M. McCrary (merchant), L. McKinnon. Over \$26,972 paid in Industrial Claims. •Ocala: T. Kemp, J. Sammons. •Panama City: F. Black (realtor), G. Burgess, T. Callaway, H. Fannin (banker).—Plant City: R. Crawford, T. Rogers (merchant). •Sanford: R. Chapman, C. Langley.

GEORGIA

(For towns with fewer claims see end of list)

Total Payments \$41,700,000
Rank in Payments 19th
Rank in Population 13th
Payments Per Capita \$12.92

Ratio to National Per Capita Insurance Payment584**Ratio of Social Security Payments in State to Life Payments**140

Payments to State under the social security program \$5,859,747.

ALBANY—\$755,000

Over \$189,191 paid in Industrial Claims
 Isaac Asher, Robert Huie, John King (druggist), Mittie Trippe.

ATHENS—\$615,000

Over \$54,179 paid in Industrial Claims
 Sol Boley (merchant), Grandison Caskey, Wm. Howell, David St. John.

ATLANTA—\$16,220,000

Life insurance payments were \$53.65 per capita and averaged \$231 per family in the city.

Over 261 Ordinary Claims

Over \$508,738 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$250,000 or over
 3—100,000 to 250,000
 7—50,000 to 100,000
 15—25,000 to 50,000
 32—10,000 to 25,000
 35—5,000 to 10,000
 62—3,000 to 5,000
 32—2,000; 92—\$1,000

John Joseph Adams (cotton broker), John Armour, Joseph Barcroft, Henry Barth, Harvey Bates, Frank Bettis, Jr., Eldor Brandt, Oscar Braswell, DeWitt Brown, Anton Bulk, Benjamin Burnette, Lytle Burns (retired), Joseph Calaway, Edwin Chesnutt, Geo. Clarke, Dr. Grady Clay, Alvin Cohen, John Coker, Harold Conrad, Henry Craighead, Ira Crawford (att.), John Coursey (retired), Harry Diamond, Joseph Duff, Raymond Erbe, Wm. Freeman, Albert Gill, Sr., Thos. Glenn, Chas. Grigg, Edwin Hass (realtor), Roy Hahn, Julius Hairston, Arthur Haltiwanger, Abe Handmacher (grocer), Vester Harbun, Gittie Harmon, Samuel Henry, Maurice Hirsch, Herman Jacobson (jeweler), Benjamin Jenkins, Casper Johnson, Frederick Jordan, Chas. Jordan, John Kern (druggist), Ford Land, Geo. Lewis III, Wm. Lyons (att.), Arthur Martin, Wm. McGehee, Donald McClain (retired), Byron McClellan, Thos. Mel, Robert Mitchell, James Nabors, Dr. James Nall, Dr. Richard Newberry, Robert News, Benjamin Noyes.

Aquilla Orme, Jr. (exec. Red Rock Cola Co.), John Owens, Cecil Parker, Roy Parker, Wm. Pennington, James Perry, John Perry, Leo Pihla, John Puleston,

Joseph Rankin (exec.), Vance Rankin, Chas. Reid, Frank Reynolds, Mary Rhodes, John Roberts (att.), Robert Robinson, Neal Sanders, Alice Sandlin, Edward Setzer, Frank Sewell, Lewis Sharp (exec.), Wm. Simerly, Alexander Sinyard, Ernest Silcox, Harris Smith, James Smith, Palmer Smith, Robert Smith, Louis Specht (engraver), Mark Steadman, David Stein, Robert Strickland, Jr. (pres. trust co.), A. Taylor, John Teaford, Frederick Thomas (exec.), Chas. Todd (v. p. mining & refining co.), Jodie Tyson (druggist), Cesar Van Mansfield, Woodwyn Wallace, Thos. Ward, Wm. Weber, Samuel Weinstein (merchant), Lloyd Wheeler, Joseph Williams, Marge Wilson, Joseph Winship (exec.), John Worthington, Clem Wright, Gerald Yeargan, Clarence York.

AUGUSTA—\$2,265,000

Over 46 Ordinary Claims
 Over \$163,122 paid in Industrial Claims
 Chas. Beale, James Beck, Klenke Brederberg, Geo. Claussen (pres. H. H. Claussen's Son), Annabel Cohen, Asher Collier, Sr., John Gales, Eddie Hancock, Chas. Hendrix, Joseph Hernlen, Elbert Lott, Wm. Manning, Bertram Maxwell, Carl McAllister, Joseph McNeill, Robert Precht, Mathew Saller, John Sancken, G. Saxon, John Sibert, Harold Vancey.

COLUMBUS—\$1,565,000

Over \$157,763 paid in Industrial Claims
 Andrew Childs, Benjamin Harris, Henry Hunter, Mollie Jones, Lafayette Leeborn, Wm. Mullen, Jr., Lawrence Murray, Bessie Shadix, Olin Trammell, Rosa Underwood, Jack Walton.

DECATUR—\$215,000

Cloud Bishop, Dr. John Goss, Minnie Kellogg, Margaret Lawshe, Samuel Medlin, Lewis Moorhead.

GRIFFIN—\$220,000

Over \$47,673 paid in Industrial Claims
 Jerry Cloud, James Harrell, Frank Pittman (undertaker).

MACON—\$1,910,000

Life insurance payments were \$33.04 per capita and averaged \$138 per family in the city.

Over \$202,453 paid in Industrial Claims
 Chesley Andrews, Rev. Edwin Barnhill, Eva Bryant, Edith Coleman, Parvie Connell, Lawrence Cook, Eldridge Hamlin, Jr., Jesse Hart, Moses Lucas, Benjamin Lyles, James McCommon (owner McCommon Shoe Co.), Arthur Newton, James Shinnholser, Carlton Smith, James Stallings, John Tabor, Ed Turner, Frank Wilson.

MOULTRIE—\$160,000

James Clark, Geo. Chitty, Frank Perry.

Shenandoah
 Life
 INSURANCE COMPANY, INC.

Life Insurance and Annuities

PAUL C. BUFORD, PRESIDENT

ROANOKE 10, VIRGINIA

Georgia—Continued

ROME—\$890,000

Over \$118,985 paid in Industrial Claims
Henry Doster, Henry Kester, Cary King, Edgar Lindsey, James Tutton.

SAVANNAH—\$3,265,000

Over 57 Ordinary Claims
Over \$172,397 paid in Industrial Claims
Arthur Arceneaux, Sidney Brewin, Boyden Brownell, Joseph Budreau, Geo. Cheaves, Louise Custer, James Drayton, Wm. Duncan, Sibley Durant, Thelma Fitzgerald, Meyer Goldberg, Homer Jackson, Otto Kolb, Jr., Henryetta Lawhorn, Harmon Horne, Sarah Murphy, Chas. Paris, Clifton Pruitt, Armonde Rainey (retired), Fountain Randle, Henry Ringeling, Catherine Rourk, Lyman Sheppard, Ossie Sherrod, Anne Simmons, Joseph Smith.

VALDOSTA—\$275,000

Over \$26,887 paid in Industrial Claims
Carl Minchew, Jr., Geo. Oliver, Jr., Zachary Rabun, John Roberts, Jr., Wm. Stewart, Clyde Taylor, Jessie Wisenbaker.

OTHER GEORGIA TOWNS—\$1,595,000

(Partial List)
●Americus: C. Burke, J. Cooper, A. Gatewood, J. Ivey, C. Lingo, J. Sheffield, J. Tillman, Rev. W. Towson. ●Bainbridge: H. Grollman, M. Hightower, T. Ramsay, Rossie Terrell. ●Barnesville: E. Coleman. ●Barwick: Dr. S. Sanchez. ●Brunswick: E. Bufkin (dentist). Over \$36,658 paid in Industrial Claims. ●Carrollton: A. Baskin, Jr., J. Comer, Nora McGuire. ●Cartersville: Leona Ledford. ●Cordele: C. Brown, Sr., P. Browning, W. McKinney. ●Cuthbert: W. King. ●Dalton: G. Murdock, Lula Ridley. ●Douglas: Maggie Kalil. ●Dublin: L. Claxton, W. Turner, H. Westbrook. ●Dunwoody: T. Glenn. ●East Point: W. Alston, H. Brown, R. Young.

Elberton: P. Harris, C. Oglesby. ●Fitzgerald: Dr. J. Bussell. ●Fort Benning: Dr. F. Neuffer. ●Gainesville: A. Nix. Over \$1,746 paid in Industrial Claims. ●Hapeville: B. Weinberg. ●La Grange: J. Beard; Over \$37,765 paid in Industrial Claims. ●Marietta: S. Fann, E. Pearson. ●Milledgeville: S. Belcher, E. Cates, Mabel Chapman, G. Gillon, H. Jennings, W. Rivers.

●Newman: E. Mansour, E. Witlock. ●Ringgold: J. Clark, Sr. ●Statesboro: N. Akins. ●Thomaston: W. Cook, J. Matthews, J. McKay, W. Stephens. ●Thomasville: Dr. C. Ferguson, J. Hoxsey (retired); Over \$20,144 paid in Industrial Claims. ●Toccoa: A. Snyder. ●Waycross: Over \$25,838 paid in Industrial Claims.

IDAHO

(For towns with fewer claims see end of list)

Total Payments	\$4,400,000
Rank in Payments	47th
Rank in Population	43rd
Payments Per Capita	\$8.83
Ratio to National Per Capita Insurance Payment	.400
Ratio of Social Security Payments in State to Life Payments	.500
Payments to State under the social security program	\$2,204,672

Financial Statements

FEDERAL LIFE
INSURANCE COMPANY

as of January 1, 1947

RESOURCES

Cash in Banks and Offices	(2.2%)	\$ 546,251.81
United States Government Bonds	(40.1%)	10,071,187.94
Municipal Bonds	(2.1%)	520,755.52
Public Utility Bonds	(14.2%)	3,558,541.83
Industrial Bonds	(1.7%)	421,675.51
Preferred Stocks and Federal Savings and Loan Association Investment Certificates	(1.8%)	442,902.00
First Mortgage Loans on Farm and City Property	(22.9%)	5,736,797.34
Real Estate Sold Under Contract	(2.5%)	638,688.96
Home Office Property	(2.5%)	626,000.00
Other Owned Real Estate	(.4%)	108,808.40
Loans to Policyholders (Secured by Reserves Held to Their Credit)	(6.3%)	1,583,235.21
Premiums in Course of Collection (Covered by Policy Reserves)	(2.5%)	617,454.28
Other Assets	(.8%)	212,051.88
Total Resources of the Company	(100.0%)	\$25,084,350.68

Purposes For Which These Resources Are Held

Policy Reserves (Computed on Legal Basis)	(78.9%)	\$19,795,596.49
Reserves for Payments to Policyholders	(7.2%)	1,797,467.84
Reserves for Claims Reported but Proofs Not Yet Received	(.9%)	218,658.39
Dividends and Coupons Payable to Policyholders	(1.0%)	251,918.90
Claims Due and Unpaid		None
Premiums Paid in Advance and Unearned Interest	(.7%)	192,199.16
Reserve for Taxes Which Will Come Due in 1947	(.4%)	109,032.93
Miscellaneous Liabilities	(1.9%)	472,306.27
Liabilities	(91.0%)	\$22,837,179.98
Capital		\$1,000,000.00
Unassigned Surplus		1,247,170.70
Total Additional Funds Held for Protection of Policyholders	(9.0%)	2,247,170.70
Total	(100.0%)	\$25,084,350.68

FEDERAL LIFE INSURANCE COMPANY
Chicago 1, IllinoisISAAC MILLER HAMILTON
ChairmanL. D. CAVANAUGH
President

BOISE—\$860,000

Michael Arkoosh, Hassel Clark, Chas. Drake, Geo. Grey, Straumer Hornbeck, Ysidro Madarieta, Jack Medlin.

IDAHO FALLS—\$305,000

Alfred Cooper, Fritz Hackman, Samuel Hammond, Ray Jordan, Richard Martin (merchant), John Sherrick, Dr. Jabez West.

LEWISTON—\$215,000

Eugene Alford (publisher), Paul Engstrom (photographer), Silas Finley, Maloy Ish, Fred McKinley, Wilbur McMahon, Geo. O'Connor, Wm. Smith.

POCATELLO—\$240,000

Marion Henlon, Geo. Howarth, Wm. Musselman, Margaret Nelson, Gene Peterson.

TWIN FALLS—\$190,000

Chas. Burrall (retired), Edward Crawford, Edythe Ellenbury, Ralph Howard, Geo. Fenson, Nicholas Perucca, Dr. Chas. Scott, Mary Wagner.

OTHER IDAHO TOWNS—\$945,000

(Partial List)
●Albion: Dr. C. Sater. ●Anderson: E. Vostrez. ●Ashton: P. Murri. ●Blackfoot: P. Hannah. ●Buhl: M. Glodowski, Dr. C. Walnright, W. Woodruff. ●Burey C. Barclay, L. Barnhouse, E. Huston, T. McCarthy. ●Caldwell: C. Collins. ●Cascade: B. McDermott, G. Scott. ●Coeur d'Alene: V. Groves, J. Williams. ●Cottonwood: S. Butler, J. Schneider. ●Craigmont: B. Tautfest. ●Eagle: J. Russell. ●Emmett: R. Hall. ●Fernwood: L. Walters. ●Filer: M. Macay, M. Pruitt. ●Firth: J. Tschikof. ●Garden Valley: W. Mills. ●Genesee: R. Kluss, J. Neyens. ●Glenns Ferry: J. Keckler. ●Gooding: E. Kornher, A. Thompson. ●Grangeville: C. Hickerson. ●Homedale: J. Machek. ●Inkom: J. Merrill. ●Jerome: I. Hartshorn, M. Huling. ●Kinberly: O. Vosika. ●Lenore: A. Wamsley. ●Mackay: E. Anderson. ●Malad: J. Ward. ●Meridian: J. Cato, A. Miller. ●Moscow: J. Alexander, A. Keith, C. Olson. ●Nampa: E. Stengel, C. Stutsman. ●New Plymouth: M. Hatfield. ●Nezperce: C. Heston. ●Orofino: J. Oud. ●Parnia: C. Ross. ●Payette: C. Hengeler, A. Senkbell. ●Plummer: G. McFadden. ●Priest River: J. Caprai. ●Preston: A. Cutter. ●Raymond: V. Eschler. ●Resburg: R. Smart. ●Richfield: C. Stretitz. ●Rockland: J. Cowman. ●Rupert: J. Moneher. ●Salmon: E. Kerin. ●St. Anthony: M. Butterfield. ●Samaria: E. Martin. ●Sandpoint: G. Langsdorf, H. McCann. ●Shoshone: F. Wilson. ●Soda Springs: J. Allies. ●Tendoy: E. Carlson. ●Thatcher: W. Mendenhall. ●Victor: W. Moffet. ●Wilder: F. Moritt. ●Winchester: C. Coy. ●Worley: G. Quinn.

ILLINOIS

(For towns with fewer claims see end of list)

Total Payments	\$241,100,000
Rank in Payments	3rd
Rank in Population	4th
Payments Per Capita	\$31.33
Ratio to National Per Capita Insurance Payment	1.417
Ratio of Social Security Payments in State to Life Payments	.130
Payments to State under the social security program	\$31,321,336

ALTON—\$495,000

Joseph Bopp, Leo Bopp, Geo. Brown, Arthur Cox, Dr. Homer Davis, Rudolph Fischer, Chas. Gabriel, Jr., John Garvey, Madison Jennings, Elmer Klaus, Wm. Kolk, Edgar Paul, Christ Wisnasky.

AUBURN—\$1,575,000

Over \$31,873 paid in Industrial Claims
Herbert Beecher, Juanita Bohrer, Albert Clayton, Walter Hanks, Frederick Harrison, Alfred McCrea, Geo. Strickler, Emily Stolp, Ernest Troll.

Homer Wood, Orville Wilson, Joseph Wolgensinger.

BELLEVILLE—\$515,000

John Benstrup, Emil Burkhardt, Louis Keller, Frederick Kuni, Jr., Dr. Samuel McKelvy, Adolph Perschbacher, Ferdinand Winkler, Theophil Wittlinger.

BERWYN—\$740,000

Rudolph Brandels, Frank Chrt. Joseph Harrison, Marion Jandik, Robert Oberg, Howard O'Meara, Edward Oplatka, Alfred Stark, Albert Wahl.

BLOOMINGTON—\$985,000

Life insurance payments were \$30.00 per capita and averaged \$117 per family in the city.

Erma Ball, Kenneth Bertram (musician), Jessie Block, Elias Brent, Levi Butler, Harry Clark, Wilfred Flesher, Chas. Hensel, Clarence Hule, John Hurley, John Kemp, Lyle Mason, Wm. O'Neill, Daisy Steckbauer, Henry Tate (realtor), Chas. Washburn, Howard Waters.

BLUE ISLAND—\$220,000

Rev. Joseph Drzymala, Daniel Muto, Earl Peters, Weneslaus Wielgorecki (atty.).

CHAMPAIGN—\$590,000

Willmer Alstrom, Louis Busch (atty.), Cecil Hedrick, James John, Sveinbjorn Johnson, Russell White.

CHICAGO—\$138,650,000

Life insurance payments were \$40.81 per capita and averaged \$164 per family in the city.
Over 2,165 Ordinary Claims
Over \$809,268 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—\$250,000 or over	
9—100,000 to \$250,000	
12—50,000 to 100,000	
47—25,000 to 50,000	
133—10,000 to 25,000	
198—5,000 to 10,000	
366—3,000 to 5,000	
444—2,000; 953—1,000	

Fred Aldrich, Samuel Algeo, John Anderson, Louis Anderson, DeWitt Arnold, Hugo Arnold, Pitt Arnold, Frank Austin (retired), Isaac Baer, Frederick Bainbridge, Chas. Barnes, Harold Barnes, John Barrett, Chas. Barry, Albert Base, Ar.

Rockwood S. Edwards
General Agent

Aetna Life Insurance Company
120 S. La Salle St., Chicago 3, Ill.

thur Beiersdorf, Robert Bell, Chas. Bender, Israel Berkman (atty.), David Bernstein, John Besch, John Birk, Samuel Bloom, Dr. Franklin Blye, Irving Bogin (pres. Irving Bogin, Inc.) Herman Bogin, Herman Born, John Boyd, Armin Brand (capitalist), Victor Breeden, Justus Brunner, Carl Buddenbaum (atty.), Wm. Burns (atty.), Chas. Callner, Edward Campbell (exec.), Geo. Carlow, Arthur Carlton, Harold Carrell, Raymond Cavanaugh (atty.), Geo. Chamberlin, Walter Cherry (chrm. Cherry-Burrell Corp.) Hinton Clabaugh, Loyal Claridge, John Corigan, Edwin Cowan, Roy Crane, Wm. Crane, Arthur Craxson, (exec.), Thos. Dagenals, Augustine D'Anza (atty.), Erik Davis, Morgan Davis (broker), Christopher Donnelly (broker), Otto Dumke, Arthur Durlamm (ins. agt.), Geo. Emery, Joel Erickson (industrial engr.), James Farmer, Gordon Farquhar, Dr. Nicholas Ferri, Henry Field, Chas. Floody, David

Robert R. Reno, Jr., C. L. U.

Agency Manager

Equitable Life Assurance Society
Suite 317—29 S. La Salle St.
Chicago, Illinois

United Insurance Company

CHICAGO, ILLINOIS

TOTAL INCOME 1946

\$10,547,513.00

TOTAL INCOME 1944

\$5,818,325.00

These figures prove the UNITED is the Fastest
Growing Company of Its Kind in America.

Illinois—Continued

Foot, John Fowler (retired banker), Anthony Fox, Mardy Fried, Marcus Friedlander, John Futter, Jack Garabedian, Ivan Garretson, Robert Gauss, Albert Geis, John Gillespie, Arthur Goldstein, Jacob Goodman, Albert Green, Enoch Griffith, Lawrence Groot, Axel Gustafson, Chas. Guyton, Floyd Hass, Asel Hackett, Raymond Hahne,

P. B. HOBBS

Agency Manager

Equitable Life Assurance Society

Suite 337-29 S. La Salle St.
Chicago 3, Illinois

August Hall, Harry Hall, Harry Hamilton, Isabel Hancock, Wm. Harden, Frank Hartless, Ernest Harwood (dentist), Frederick Hauck (commercial artist), Caleb Henningsen, Chester Herrod (banker), Morris Herzman, John Hibler, Albert Hodge (pres. Am. Excelsior Corp.), Chas. Howard, Carl Howe, Herbert Hulsebus, Joseph Hunnell, Walter Ingalls, John Inholz, Irving Isador (retired), Albert Jampolis, Alvin Johnson (dentist), Paul Jones, James Kameres, Donald Kane, James Keefe (retired dentist), Edward Kelly, Chas. Keuper, Nathan Kimmel (dentist), Francis King, Earl Kiser, Walter Kowal, Dr. Wladyslaw Kullewski, Chas. Kurtz.

Joseph Lamar, Dr. Apul Lane, Wm. Lass, Dr. Robert Laub, John Lawlar (broker), Siegfried Lazarus (jeweler), Joseph Leahy, Wm. Lindquist, Ray Lino (broker), Maurice Lippman, Herbert Lockwood, Dr. Alvin Loseff, Thos. Lynch, Edward Madden (exec.), Joseph Major, Anthony Marink, Jr., Geo. Masson, Luther Matthews, Emil Mayer (retired), John

tinger (broker), Roy Pray, John Priestley (atty.).

Edward Reich, Dr. Frank Resch, Harry Richmond, Peter Sampson, Irving Samuels, Leith Sawyer, Raymond Scanlon, Benjamin Schafer, Lester Schram, Rudolph Schwartz, Leroy Seligman, Harry Sherman (pres. Sherman Wash Wear, Inc.), Rowland Slate, Arthur Smith (druggist), Kingsley Smith, Lee Smith, Anthony Soeder, Henry Sottung, Walter Stanley, Emil Steiner, Herman Steuer, Walter Stoll, Geo. Strzelecki, Stephen Sumner, Henry Sykes, Dr. Harry Thometz, James Thorne (retired), Clarence Trick, Jr., Daniel Trude (judge), John Tunney, Otto Ulrich (retired), Horace Vandervoort, Geo. Van Hagen, Harry Varnell (realtor).

John Wallace, Hamlin Walters, Dr. Sydney Ward, Harmon Waterstone (realtor), Peter Weber, Jacob Wechter, Paul Weidner (exec.), Irving Welker, Albert Wells, Herman Wendt, Alfred Werfelman (broker), Clara Westrich (exec.), Dora Wexler, Clarence White, John Weigand, Franklin Wilder, Leo Wilk (retired), Benjamin Wolf (atty.), Jacob Wolf, Arthur Wood, Geo. Woodruff (retired), Guy Woodruff Willis Wood, Elmer Wright, Virgil Wright, Henry Wukits, Aloysius Young (photographer), Wm. Zavis, Alice Zeigler Stanley Ziemba, Wm. Zimball, Rudolph Zimmer, Julius Zirndorfer, Israel Zwick, Andrew Zych.

CICERO—\$890,000

Eugene Brull, Elmer Felgenhauser, Otto Kosbab, Dr. John Kropacek, Frank Kuncel, Zofie Lichner, Joseph Steinmetz, Joseph Sullin, Jerry Viterna (atty.).

DANVILLE—\$575,000

Wilma Bates, Chas. Carlson, Josie Deck, Ethelbert Hennessy, James Jenkins, Curran Johnson, Fred Medairs, Delevan Mitchell, Wm. Morrissey, James Sloan, Jr.

DECATUR—\$1,465,000

Ora Alt, Dr. Frank Anderson, Dewey Billingsley, Louis Borosch, Jr., Isaac Bricker, Orin Cannon, Earnest Carter, Martin Dougherty, Lucian Dunn, Gordon Ebner, Harry Fisher, Robert Foster, Otto Fryman, Clarence Hall, Fred Harp, Leslie Harsh, Jerome Heger, Thos. Hogan, Oliver Little, Wm. McKeown, Wm. Morgan, Grover Patton (pres. Purity Baking Co.), Rev. Owen Pratt, Dr. Wm. Saling, Chester Vick, Homer Williams.

DE KALB—\$235,000

Clara Carlson, Theresa Guigle, Ferdinand Wirtz.

DIXON—\$260,000

Pauline Bishop, Frank Glessner, Christian Gravenstein (gen. contractor), Floyd Longman, Scott Lowry, Peter McCoy, Ralph Ommen, Chas. Rice.

EAST ST. LOUIS—\$2,520,000

Over \$179,120 paid in Industrial Claims
John Altrogge, Wm. Benten, Lester Boughton, Wm. Boyles, Ernest Davis, Irvin Fairburn, Lawn Free, James Gibson, Jesse Golden, Felix Greenhaw, W. Horner (realtor), Louis Jackson, Patrick Keeley, John Kohlmeyer, Wilbur Kurtz, Wm. Lilley, Fred Martin, Raymond Moore

(contractor), Mito Popovsky, John Power, Claud Simmons, Anthony Spilker, Newton Tapp, Otto Wimmer, Thos. Wright, Fannie Wylie, Andrew Zittel.

ELGIN—\$960,000

Walter Adams, Albert Ansel, Philo Blackman, John Brown, John Easton, Louis Epstein, Henry Fischer, Frank Hatch, Francis Hechinger, Alice Higgins, Frank Hopp, August Huber, Abraham Kentworth, A. Niethammer, Lewis Osborn, Roy Philips, Jens Rasmussen, Edgar Risser (retired), Frank Schramm, Geo. Smith, Henry Staehler, Geo. Stephenson, Geo. Weirick, Kit Williams, Judson Wing.

ELMHURST—\$195,000

Clarence Bennett, Robert Brooks, Shirley Cernik, Peter Gerdes, Edward Hawkins, Rev. John Nedzelitzky.

EVANSTON—\$5,415,000

James Ohern, Mary Amis, Craig Black, Elizabeth Blakeslee, Victor Blum (broker), Daniel Boone, Byron Bramble, Roblin Davis (druggist), Walter Gielaw (ins. broker), Chas. Harris (architect), Walter Hartzell, Wm. Knoll (pres. H. B. Rowe & Co.), John Landreth (pres. Spring Packing Corp.), Herbert Meline, Armenag Minasian, Olga Moreland, Anthony Rabicki, Edgar Risser, Richard Sampson, Robert Schott, Mary Shellhammer, Cal Sivright (retired), Melinda Smith, James Svopless, Arthur Wolfe (atty.), James Zapp.

FOREST PARK—\$245,000

Rollie Burhans, Walter Falkenhagen, Edward Samuel, Dewey Smithson, Harry Trimmer, Carl Zahrt, Franklin Zimmerman (retired).

FREEPORT—\$480,000

Chas. Cazel, Oscar Fawver, Anna Ferguson, Walter Jacobs, Henry Klever, Will Langdon, John Metcalf, Wm. Opel, John Ross, Arthur Zellweger.

GALESBURG—\$415,000

Perry Ballard, Irving Clay, Robert Kalin, Earl Morgan, Walter Nordstrom, Waidey Shamon, Edward Toerpe.

GRANITE CITY—\$275,000

Sophia Berger, Laura Bethell, Margaret Grotz, Albert Jacob, Wm. Kirchner, Joseph Koesterer, Walter Saegesser, Theresa Stemer, Robert Winter.

HARVEY—\$210,000

Wm. Behrens, J. Cole, Wm. Kearney, Walter Krzewicki.

HIGHLAND PARK—\$990,000

Nathan Anspach, Jacob Appel, Roland Brownlee, Maurice Hirsch (exec.), Byron Howes, Mary LeDuc, Ruby Nall, Chas. Sheahan, Clarence Witt.

JACKSONVILLE—\$265,000

Wm. Allcott, Wm. Beekman, Lena Currier, Geo. Jeffries, Harry Mather, James McCormick, Robert Stice (retired), Chas. Thompson, Roy Watt.

JOLIET—\$2,340,000

Over 58 Ordinary Claims
Over \$33,735 paid in Industrial Claims
Joseph Byrne, Dr. Vincent Cohenour, Frances Coyne, Thos. Donovan (atty.), Edward Dzurke, Lavern Fox, Chas. Grabow, James Hartney, Joseph Johnson, Martin Kaffer, Martin Kavanaugh, Grandville Key, Walter Lewandowski, Joseph Marincich, Frank McCoy, Clarence McMillin, Emanuel Obrinchak, John Salter, John Secor, Dr. John Shima,

Names in each town are only a partial list of claims paid during 1946.

Stumes & Loeb

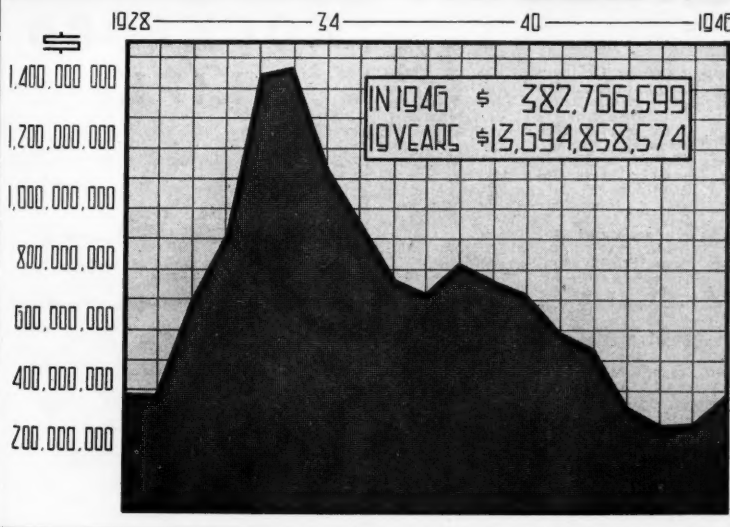
General Agents

Penn Mutual Life Ins. Co.

One North La Salle Street
Chicago 2, Illinois

McAuley, M. McCarthy, Edward McEvoy, Wm. McKillip, Bernard McNeff, John McSweeney, Francis Mead (pres. A. M. Cushion Wheel Co.), Joseph Meier, Frank Merlik, John Milkulecky, John Morris, Jr., Dr. Edward Mueller, Lawrence Mueller, Albert North, Herman Oboikovitz, Frank O'Brien (v. p. McKey & Poague, Inc.), Wm. Ohlson, Edward Oplatka, John Payne, Alexander Perlove (dentist), Raymond Phelps, Frank Phillips, Herman Pollensky, Geo. Poole, Jr., Frederick Post, Jr. (v. p. Frederick Post Co.), John Pot-

SURRENDER PAYMENTS



Surrender payments increased sharply in 1946 to \$382,766,599, or \$85,769,891 higher than in 1945; they were 21.4% of the payments to policyholders. The \$13,694,858,574 paid under surrenders in 19 years accounted for 40.4% of the policyholder payments.

1928	\$ 396,180,226	1934	\$1,148,109,339	1940	\$ 716,423,168
1929	389,418,933	1935	964,411,844	1941	594,631,229
1930	696,104,103	1936	771,529,475	1942	539,740,905
1931	919,680,389	1937	725,237,707	1943	351,695,174
1932	1,452,891,610	1938	819,518,608	1944	287,240,014
1933	1,471,935,051	1939	770,347,492	1945	296,996,708
				1946	382,766,599

19 year total.....\$13,694,858,574

OPPORTUNITY!

We have excellent openings in the following territories for General Agents and consistent producers:

ARIZONA
ILLINOIS
INDIANA
IOWA
KANSAS
MARYLAND

MISSOURI
NEBRASKA
OHIO
OKLAHOMA
TEXAS
VIRGINIA

DISTRICT OF COLUMBIA

You will be especially interested in our Complete Coverage Package Plan. Also our unique Miracle Letter Lead system. And, above all else in knowing how you can create \$1,000 in renewals the second year by averaging only three Package Plan sales weekly and how in five years you can have an income that will make you financially independent. Correspondence Confidential.

HUGH D. HART,

Vice-President and Director of Agencies

ILLINOIS BANKERS LIFE
Assurance Company
MONMOUTH
ILLINOIS

Illinois—Continued

Geo. Siebert, Harry Swanson, Albert Trams, Joe Vannesi, Albin Vieweg, Wm. Weideler, John Wiles, Clarence Wilson, Joseph Zamec.

KANKAKEE—\$425,000

Benjamin Alplner, Louis Berkman (banker), Max Boudreau, Chas. Clark, Geo. Cooley, Michael Fitzgerald, Dr. Chas. Geiger, Ben Hertz, Oscar Kuntz, Walter Lunkousky, Frank McGrew, Clarence McIntier, Henry Shively, Frank Stansberry, Edgar Taylor, Walter Ward, Dr. John Wilkinson.

KEWANEE—\$320,000

Theodore BednarChuk (druggist), Raymond Burns, John Kemp (civil engr.), Waldemar Kueter, Dr. Peter McDermott, Bert Minks, Arthur Westphal, Richard Younggren (atty.).

LA GRANGE—\$450,000

Elijah Grover, Gustave Haggander, James Hackett, Wm. Mullin, Harold Neely, Christie Sahl, Geo. Scott, Geo. Suddard.

LINCOLN—\$160,000

Fred Alexander, Gust Bennis, James Corwine, Wm. McKnight, Minnie Mitchell, Paul Schwantz.

MATTOON—\$140,000

Claude Leach, Orlando Loy, Harry Orenstein, Wm. Roney, Joseph Wirth.

MAYWOOD—\$315,000

Arthur Dolton, Alvedor Forgue, Floyd Griffin, Walter Heymann, Frank Kronenbitter, Joseph Lightner, Chas. Ruge, Clara Sigworth, Joseph Wolf.

MOLINE—\$965,000

A. Allison, Oscar Anderson, Wm. Beckwith, John Corells, Paul Esping, Clarence Fiske, Carl Fredericksen, Carl Fryxell (college professor), Bert Fuller, Elmer Guilberg (exec.), Adolph Hoglund, Chas. Johnson, Alphonse Meersman, Vasilas Papanikolopoulos, Nellie Pease, Wm. Schulzke (architect), Violet Slaughter, Wm. Smith, Dr. Karl Wahlberg.

OAK PARK—\$4,250,000

Over 84 Ordinary Claims
Over \$80,976 paid in Industrial Claims
Douglas Arnold, Guy Belford, John Bergquist, Ross Blackburn, Geo. Bond, Robert Brand, Brice Buckingham, Augustus Chouffet, Wm. Crowley, Geo. Fenn (ins. broker), Greenleaf Gale, Paul Giles, Ulrich Harmon, Albert Hess, Dr. Paul Howard, Earl Jay, Frances Kuehn, Joseph MacFaden, John Mather (retired), Chas. Matthews, Phoebe Miller, Carl Nelson,

Clarence Salisbury, Wm. Sanders, Bertha Springer, Geo. Thornton, Walter Wilson.

OTTAWA—\$270,000

Michael Ford, John Meady, Louisa Pool, Frederick Praefcke.

PARK RIDGE—\$340,000

Arthur Adkins, Wm. Colman, Joseph Forsyth, Henry Gieseke, Jules Hack, Philip Hecksel, Harold Lockhart, Alfred Schmidt, Wendell Sebastian (exec.), Raymond Spencer.

PEKIN—\$335,000

Calvin Alexander, Dr. Louis Balcke, Dr. Wm. Balcke (retired), Peter Gueu-merich, Harry Janssen, Rudolph Mattheesen, Chas. Norman, Chas. Powers.

PEORIA—\$4,710,000

Life insurance payments were \$44.85 per capita and averaged \$159 per family in the city.
Over 120 Ordinary Claims
Over \$64,067 paid in Industrial Claims
Wm. Beese, Louis Bergmann, David Berwick, Robert Buchanan, Courtland Chew, Fred Comber, Garnet Cumming, Carl Day, Edio Diskil, Wm. Elliott, Chas. Gares, Dr. Emmett Garrett, Clarence Hersey, Chas. House, Zina Jones, Chas. Kammerer, Don Karr, Frank Koehler, Thos. McDonnell, John McNamee, Geo. Meier, Irwin Paschon, Walter Pockington, Dr. Frederick Port, Bernard Pritzker, John Quigley, Albert Rodgers, Herbert Rose- now, Abe Silberstein, Cecil Skiles, Laban Stonecipher, Wm. Taylor, Daniel Vandergriff, Harold Waterman, Frank Weber, August Werckle, Chas. Winters.

QUINCY—\$1,175,000

Wm. Bockhold, Wm. Brown, Geo. Bucher, Adolph Casper, Hugh Dehner, John Echterkamp, Richard Fairbrother, James Foley, Benjamin Garmer, Herbert Griep, Henry Ippensen, Wm. Niewohner, Chas. Paul, John Pieper, James Potter, Clark Sallstrom, Richard Stillwell (pres. Electric Wheel Co.), Rudolph Tenk (bus. exec.), Bernard Voss, Edward Wortman.

ROCKFORD—\$4,150,000

Life insurance payments were \$49.05 per capita and averaged \$167 per family in the city.
Over 82 Ordinary Claims
Over \$47,968 paid in Industrial Claims
Chas. Abbott, Frank Andrews, Joseph Bebola, Ira Bell, Otto Blazer, Gayle Brightup, Walter Charboneau, Elmer Dewey, John Durkin, Julius Dursch, Verna Flynn, Clarence Fort, Dr. Joseph Gordon (retired), Omer Jackson, Aleck Johnson, Joseph King, Theodore Larson, Edith Liden, Silas Locke, Paul Loreen, Jacob Mayer, Clayton McElwain, Wm. McHugh, Jr., Marie Miranda, Caroline Nelson, Alfred Rowland, August Rubow, Norman Smith, Ernest Snodgrass, Chas. Strom, Chas. Swanson, Chas. Von Weise, Homer Webster, John Welch, Edward Wolfe, Stephen Wright (realtor), Adah Yates.

ROCK ISLAND—\$1,255,000

Laurentius Abrahamson, Peter Auler, Edward Bartholomew, Joseph Black, Chas. Borg (retired), Joseph Carnes, Maurice Collin, Helen Day, James Dugan, Julius Duyvejonck (realtor), John Ekelin, Dominick Emerick, Otto Evers, Sarah Fields, Frederick Gates, Raymond Hendricks, Arthur McLeod, Otto Patting, John Riddell, G. Roth, Stanley Schubert, Otis Stanley, John Weigand.

SPRINGFIELD—\$4,060,000

Over 91 Ordinary Claims
Over \$62,480 paid in Industrial Claims
Frank Albers, Patrick Allison, Henry Bengel, Owsley Brown, Ignazio Campo, Lawson Childers, Clarence Clay, John Donelan (dentist), Laetitia Ehlert, A. Evans, Frank Flesch, Wm. Foraker, Joseph Fortune, Mollie Fraider, Matthew Gillen, Margaret Heaton, John Helneke, Wm. Holmberg, James Jabusch, Vivian Jones, Christina Kehoe, Carl Kloppen- burg, Chas. LaBonte, John Magill, Harry Maher, Madison McKnight, Rosa Meyer, Harry Moody, John Murray, Mary Olive, John Pfeifer (atty.), Theodore Puckett, Adolph Rader, Geo. Ratliff, Chas. Roach, Chas. Robinson, John Saratovich, Mae Scott, Rev. David Scully, Wm. Smith, Lawrence Stone, Archie Tanner, Allen Taylor, Daisy Thompson, Harry Tittman, Joseph Waddington (realtor), Raymond Williams.

STREATOR—\$180,000

Elgy Birtwell, Albert Golick (load- er, mfg. co.), Benjamin Hall, Louis Nater (bank pres.), John Ryan.

URBANA—\$265,000

Arthur Crathorne, James Fagaly, Theodore Frison, Frank Leonard, Henry Ward, Edward Wood, Jr.

WAUKEGAN—\$540,000

Gust Glomstrom, Otto Bottcher, Walter Kisel, Joseph Hough, Jacob Hunt, Joseph Kasper, Mayer Kubelsky, John Nauta, Geo. Nerud, Otis Ormsby, Raymond Piffant, Rollie Sherrill.

WILMETTE—\$1,490,000

Elmer Berol, Julius Ehrhardt (exec.), Carl Geppert, Wm. King, Dr. C. Leavitt, Chas. Lundberg, Jr., Hector Pinsonnault, Frank Seng (exec.), Elliott Youngberg.

WINNETKA—\$2,620,000

Edwin Fisher, Gail Grant, Sr. (merchant), Carl Hamilton, Wm. Lloyd (broker), Chas. Sutherland.

OTHER ILLINOIS TOWNS—\$12,930,000

(Partial List)

●Belvidere: A. Flebrantz, W. Reynolds, Jr., A. Schuett, C. Sewell.—Benton: Ethel Silberger.—Brookfield: C. Bouda, W. Kruse, Jr., R. Silver.—Cairo: Over \$13,864 paid in Industrial Claims. Calumet City: H. Grylls.—Canton: C. Emry, J. Jacobs, F. Oechsle.—Carbondale: E. Goddard, T. Purdom.—Centralia: S. Garrison, Jr., S. Johnson.—Charleston: H. Callahan, E. Oliver, A. Williams.—Collinsville: Alice Giger, T. Webber.—Des Plaines: Maggie Arb, H. Bade, G. Behrens, G. Wolthausen.—Downers Grove: E. Farn, E. Budil, M. Bush, A. Johnson.—Du Quoin: Winnie Erwin, W. Thompson.—East Moline: L. Edwards, E. Kinchner, K. Millburn, H. Sachau.—Edwardsville: G. Bassford, D. Early, L. Jones, E. Stahlhut, O. Trelogen, C. Wyskocil.—Elmwood Park: C. Walker.—Englewood: Over \$73,073 paid in Industrial Claims.—Glen Ellyn: R. Jeffrey.

●Harrisburg: W. Hawkins, R. Riegel, H. Sisk, Louisa Stallons.—Herrin: C. Catani, J. McCoy.—Hinsdale: S. Dean, G. Longmaiser, W. Lense.—Irving Park: Over \$99,054 paid in Industrial Claims.—Kenwood: Over \$78,463 paid in Industrial Claims.—Lake Forest: R. Ketchum, W. Paape.—Lakeview: Over \$137,461 paid in Industrial Claims.—La Salle: Allie Armstrong, P. Beeby, G. Davison, M. Gordon.—Litchfield: W. Gruber, E. Knetzer, Melbie Powell, I. Yaeger.—Lombard: R. Apker, L. Lindesee, J. Zaya.—Macomb: G. Hill A. Schoeninger, Emma Senn.—Madison: J. Kowalski, H. Odum, Bertha Wathen.—Marion: H. Cossing, J. Fowler, Mary Johnston.—Melrose Park: W. Griffith, Myrtle Hillyer, R. Willer.—Mount Vernon: C. Brown, B. Garmes, J. Hale, G. Jennings, A. Kirk, J. Mauck, W. Stieh, W. Williams.—Murphysboro: H. Bradley, E. Ferrell, C. Joplin, W. Struck, R. Tyler.—North Chicago: Mary Belec, F. Harris, H. Routh.—Olney: T. Cook, R. Moore, B. Vail.—Paris: R. Rambo, J. Williams.—Peru: H. Amsler, C. Hatton, C. Sperber.—Pontiac: W. Butler, E. Martin, Amy Myer, C. Swygert.—River Forest: W. Conrad, J. McClintock, Jr., H. Richards.—Roseland: Over \$102,025 paid in Industrial Claims.—Salem: E. Barenfanger, W. Cahill, H. Everts, W. Merz.—South Shore: Over \$45,415 paid in Industrial Claims.—Taylorville: H. Anderson, W. Brittenfield, M. Carey, M. Davis, Margaret Inglis, Dr. W. Mercer, C. Slaybaugh.—Uptown: Over \$60,828 paid in Industrial Claims.—Villa Park: L. Anderman.—Wheaton: H. Ferry, P. Frantzen, J. Rleser.—Wood River: J. McClintock, Mildred Olive, E. Riffey, Mary Naggoner, C. Warren.

INCREASE YOUR SALES COMPLETE INSURANCE PROTECTION FOR YOUR POLICYHOLDERS

*Life - Accident - Health
Hospitalization - Lifetime
Disability Coverage*

AGENCY OPENINGS IN

Calif., Ga., Ill., Ind., Kans., Mich., Mo.,
Neb., N. J., N. D., Ohio and Wis.

NORTH AMERICAN LIFE INSURANCE COMPANY OF CHICAGO

C. G. Ashbrook, Vice Pres.-Supt. of Agencies

North American Building, Chicago 3, Illinois

SECURITY *is a simple matter!*

With a Bankers Mutual Life contract,
tailored to your measure. An Agent's
and Policyholder's Company "where
the Agent reigns supreme".

Bankers Mutual Life Co.
ESTABLISHED 1907
FREEPORT, ILLINOIS



There is no Better Security in
the world than that back of
every policy in the

ROCKFORD LIFE



**ROCKFORD
LIFE INSURANCE CO.**

ROCKFORD ILLINOIS

Names in each town are only a partial list of claims paid during 1946.

Total Pa
Rank in
Rank in
Payment
Ratio to
Insura
Ratio of
ments
ments
Paymen
curity pro

ANDERSO
Over \$56,
Ear

ginia Bru
Childers,
C. Kirken
Chas. Ric
Webb, Jo
Wood, Sa

BEDFORD
Over \$6,21

Wm
Jackson, A

BLOOMIN
Wm
pres. Ind

Geo. Setts
COLUMBU
Over \$51,

Over \$19,
Alo

Ephraim
Glassbur
Herman I
Meneely,
West.

CONNER
Geo
(merchan

CRAWFORD
Net

(investme
Nichols,
Albert Sr

EAST CH
An

Babik, M
Mary Du
Julia K
Matusy,
tauskis, J

ELKHART
Car

Scheel, J
EVANSV
Life in
per capit
in the ci
Over 97
Over \$16

CLAIMS
3-\$50,
6-10,
9-5,

600,000
500,000
400,000
300,000
200,000
100,000

Policy
up 17.8
for 1929

1928
1929
1930
1931
1932
1933

XUM

INDIANA

(For towns with fewer claims see end of list)

Total Payments	\$75,400,000
Rank in Payments	12th
Rank in Population	12th
Payments Per Capita	\$22.19
Ratio to National Per Capita	
Insurance Payment	1.004
Ratio of Social Security Payments in State to Life Payments	
Payments to State under the social security program	\$10,520,289

ANDERSON—\$1,125,000

Over \$56,938 paid in Industrial Claims
 Earl Beven, Geo. Brownings, Virginia Brunside, Percy Campbell, James Childers, Nellie Fischer, Raymond Fisher, C. Kirkendall, Chas. Miller, Wm. Neussel, Chas. Richard, Claude Stewart, Robert Webb, Joseph Wiley, Levi Wise, David Wood, Sanford Zeigler.

BEDFORD—\$190,000

Over \$6,210 paid in Industrial Claims
 Wm. Dillman, Elmer Grimes, Byrd Jackson, Audra Trinkle.

BLOOMINGTON—\$525,000

Wm. Adams, Ward Biddle (vice-pres. Indiana University), Wm. Morgan, Geo. Setser, Rice Wampler, Frank Yelch.

COLUMBUS—\$395,000

Over \$51,922 paid in Industrial Claims
 Alonzo Cherry, Dr. Louise Crabtree, Ephraim Cravens, Gary Davis, Clarence Glassburn, Leonard Eades, Clifford Ennis, Herman Hensley, Elmer Hubbard, Joseph Meneely, Joseph Thalheimer, Rodney West.

CONNERSVILLE—\$310,000

Geo. Ansted, John McDonough (merchant), Elmer Towler.

CRAWFORDSVILLE—\$230,000

Newton Busenbark, Frank Evans (investments), Winfield Johnson, Everett Nichols, Wm. Rose, F. Arthur Schultz, Albert Snyder, Geo. Stoddard.

EAST CHICAGO—\$1,090,000

Anna Argyelan, Wm. Artibey, John Babik, Myer Baranowsky, John Bodnar, Mary Dunator, Linus Johnson, John Kish, Julia Kolina, Louise Luksich, Anna Matusy, Zygmunt Mekler, Suzana Meskauski, Juliska Turok, Mary Yurich.

ELKHART—\$360,000

Carlton Neu, Elmer Osmon, Robert Scheel, John Troeger.

EVANSVILLE—\$3,850,000

Life insurance payments were \$39.69 per capita and averaged \$138 per family in the city.
 Over 97 Ordinary Claims
 Over \$165,878 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—\$50,000 or over
6—10,000 to \$25,000
9—5,000 to 10,000

20—3,000 to 5,000
 19—2,000; 34—\$1,000

Harry Anderson, Wm. Axton, Sheridan Beard, Curran Beasley, Wm. Boetticher, Chas. Brace, Henry Bruce, John Byers, Allan Coker, Eugene Davis, Joseph Duckworth, Wilfred Egg, Lois Falls, Maurice Farnsley, Vernon Ferguson, Mayo Fessel, Raymond Heitzman, Albert Humbert, Herbert Jeffrey, Dr. Joseph Jerome, Wm. Klammer, Harry Leister, Gilbert Lott, Sigmund Marks (jeweler), Thos. Matthews, Donald McCall, Joseph Memmer, Louise Moninee, Otto Osgood, Edward Pfeiffer, Walter Schiffer, Georgia Thurman, Dr. Shelton Silverburg, Estel Snodgrass, Earl Suddoth, Arch Swallow, Lemuel Throckmorton, France Wagner, Florian Wolf.

FORT WAYNE—\$5,570,000

Life insurance payments were \$47.04 per capita and averaged \$189 per family in the city.

Over 91 Ordinary Claims

Over \$116,043 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$100,000 or over
2—50,000 to 100,000
3—25,000 to 50,000
11—10,000 to 25,000
13—5,000 to 10,000
34—3,000 to 5,000
32—2,000; 36—\$1,000

Sherman Anstett, Percy Bachele, Gail Beamer (ins.), Wm. Borin, Harry Brubaker, John Collins, John Cook, Peter Dooley (pres. Genl. Printing Corp.), Frederick Fagan, Gerald Farries, Chas. Feder-spiel, Ross Firestone, Edgar Flosengier, Harry Fortman, Adolph Fromm, Arthur Fuhrman, Benjamin Glessier, Fred Gilbert, John Green, Howard Greider, Wm. Harrison, Vance Harsh, Louis Hauser, Wm. Hess (secy. Home Loan & Svcs.), Rev. David Hetrick, Homer Hibler, Harry Hodde, Chas. Hower, David Jones (pres. Troy Dry Cleaning Co.), Wm. Jones, Richard Kaough, Adeline Keyser, Carl Linnemeler, Chas. Mann, Raymond Martin, Wm. Moellering, Reuben Moffat, John Motherwell, Robert Muller, Thos. O'Dowd, Joseph O'Meara, Arthur Perfect, Julian Price (ins.), Alfred Randall (pres. Randall Investment Co.), Philip Rhoda, Ernst Rorade, Jr., Wm. Ryan.

Albert Scherer, Wm. Schmeling, Chas. Sebold, Don Sheets, Raymond Shireman, Jacob Slifer, Clinton Springer, Joseph Stephenson, Arthur Ulmer, Ralph Urbine, Dr. Walter Vance, Thos. Vore, Joseph Weidmann, Chas. Wiegman, Merlin Wilson (ins. agent), Leroy Wright, Wm. Zurbuch.

FRANKFORT—\$245,000

C. Gorman Armstrong (merchant), Wm. Emshoff (retired), Mary Innis, Ralph Thompson.

GARY—\$2,815,000

Life insurance payments were \$25.20 per capita and averaged \$102 per family in the city.

Over 74 Ordinary Claims

Over \$165,313 paid in Industrial Claims
 Carl Anderson (undertaker), Geo. Barnes (coal dealer), Wm. Bright, Chas. Brown, Martin Buranovsky, James Cook, Mary Donoval, Jacob Dzienslaw, Patrick Flinter, Edward Funkhouser, Angelo Grillo, Julius Haaz (mgr. carpet store),

Harold Heilstedt, Russell Horgeshheimer, Uriah Hurley, John James, Frank Kain-rath, Isadore Katz, Nick Koedyker, Louis Kuss, Paul Lemley, Cara Martime, Fred Meyer, Harry Moore, Mari Mrosko, Henry Murphy, Grant Noakes, Frances Novina, Earl Owens, Chas. Pachter, John Pangere, Joseph Paszkaukas, Michael Paylock, Frank Petruska, Robert Philpot, Casey Pietrak, Norman Powell, Howard Raboin, Geo. Regnier, Geo. Reimers, Lute Rose, Dr. Leo Ryan, Omir Seberger, Leonard Simmons, Ray Smith, Ferdinand Strenger, Sam Tichansky, Hugh Tyler, Jesse War-rum, Susie Wirtes.

HAMMOND—\$1,330,000

Over \$58,599 paid in Industrial Claims
 Frank Balog, Harold Bowman, L. Brown, Addie Carter, Glenn Dinger, Jean Duda, Peter Gyure, Carole Hahney, Robert Harris, Guy Hartley, Thelma Holstrom, John Kish, Mary Kozlowski, Robert Law, Chas. Leas, Andrzej Matlok, John Mikulaj, Robert Mills, Kazimierz Nowak, Gabriel Nykols, Gustaw Obremski, Henry Rach-valski, Nicholas Radich, Ernest Rohwer, Steve Rompa, John Slingsby, Joseph Solon, Marie Szafasz, Betty Vaughn, Anna Wiliczka.

HUNTINGTON—\$185,000

Carmen Brubaker, John Coughlin, Albert Ertzinger, Gerald Hurd, Mark Lesh.

INDIANAPOLIS—\$21,760,000

Life insurance payments were \$56.24 per capita and averaged \$220 per family in the city.

Over 332 Ordinary Claims

Over \$403,939 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over
3—50,000 to 100,000
10—25,000 to 50,000
36—10,000 to 25,000
35—5,000 to 10,000
53—3,000 to 5,000
63—2,000; 130—\$1,000

Chas. Ayers, Geo. Barnett, Geo. Batchelor, Dr. Louis Belden, Thos. Bence (realtor), Morris Bernard, Kensey Berry, Dr. John Bibler, John Breen, Morris Bur-stein (retired), Jessie Campbell, Frederick Coffin, James Collins (atty.), Dooley Cooper, Robert Craig, Kenneth Downs, Noble Drake, Samuel Dungan (pres. Folk Sanitary Milk Co.), Valentine Dugan, Albert Dunford, Chas. Dunn, Robert Eagles-field (mfr.), Gustav Efraymson, Ida El-kins, Henry Elsner, Geo. Evans (exec.), John Faasen, Zoma Fear, Godfrey Fenter, Chas. Fisher, Clarence Foster, Barton Fowler, Fred Freye, Crone Furr, Dr. Julius Gauss, Harley Gentry, John Gil-lespie, Geo. Goss, Arthur Gould, Harvey Gray, Carlyle Gunn, Joseph Hankins, Osa Harker, Wm. Harris, Geo. Heise, Albert Hitzelberger (owner Hitzelberger Coal Co.), John Habing, Thos. Hook, Harry Hoover, Albert Horth, Jr., Chas. Howard, Harold Howe (retired), Charlotte Hunter, James Jacobs, Albert Janert (re-tired), Victor Kendall, Chas. Kerr, Nelson King, Neph King, Chas. Kistner (mer-chant), Joseph Kistner, Herman Koers, Sylvester Karohlmeier, Kirkland Krueger, Herschel Larsh, Frank Louch, Geo. Lauri-more, Otto Lay, Wm. Leppert, Clyde McBride, Ralph Linder, Norvell Lisher, John Lynch, Edgar Mack, Edward Maiaen-

Names in each town are only a partial list of claims paid during 1946.



Thirty-sixth Annual Financial Statement

JANUARY 1, 1947

ASSETS

		Per Cent
Cash in Office and Banks	\$ 1,788,077.80	3.74
United States Government Securities	17,236,302.13	36.03
Insured Savings & Loan Assn.		
Certificates	695,000.00	1.45
Insured Mortgage Loans	11,700,800.28	24.41
Other First Mortgages on Real Estate	6,220,978.90	13.00
State, County, and Municipal Bonds	622,659.28	1.30
Railroad Bonds	1,001,077.51	2.09
Public Utility Bonds	5,042,535.51	10.54
Industrial and Miscellaneous Bonds	481,701.60	1.01
Preferred Stocks	141,612.00	.30
Policy Loans	745,543.63	1.56
Home Office and Branch Office		
Properties	777,483.25	1.63
Real Estate Sold Under Contract	74,476.25	.16
Accrued Interest, Premiums in Course of Collection and Net Deferred Premiums	1,306,220.00	2.73
National Life Fund	31,234,809.14	100.00
TOTAL	\$ 79,069,698.28	

*Loans fully insured or partially guaranteed by an instrumentality of the United States Government.

RESERVES AND OTHER LIABILITIES

Legal Reserves to Protect Policy Contracts	\$ 28,815,003.35
Death Claims Due and Unpaid	None
Reserves for Unreported Claims and Claims with Incomplete Proofs	2,034,182.08
Expenses and Taxes Payable in 1947	1,581,080.93
Advance Premiums and Trust Funds	850,059.71
All Other Liabilities	850,023.95
National Life Fund (Including Reserve Funds)	31,234,809.14
Total Liabilities	\$ 65,306,059.16
Excess Security to Policyowners:	
Capital Stock	\$ 5,000,000.00
Surplus	6,453,639.12
Reserve for Contingencies	2,250,000.00
TOTAL	\$ 79,069,698.28

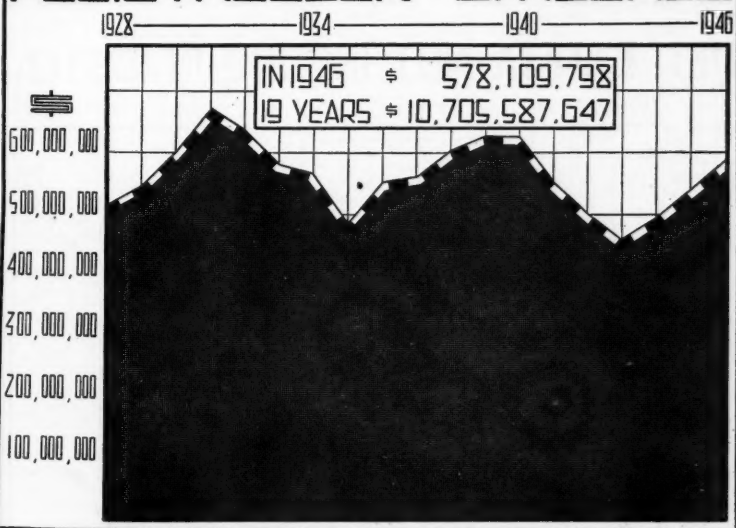
★ Life Insurance in Force . . . \$411,237,105.00 ★

WASHINGTON NATIONAL INSURANCE COMPANY

CHICAGO

Executive Offices: Evanston, Illinois

POLICYHOLDER DIVIDENDS



Policyholder dividends increased \$37,230,172 in the year to \$578,109,798 and made up 17.8% of the total payments. Dividends in the 19 year period have accounted for 19.2% of all payments.

1928	\$518,696,533	1934	\$567,201,197	1940	\$624,539,937
1929	546,961,472	1935	486,297,852	1941	554,980,193
1930	601,543,280	1936	554,772,620	1942	500,222,304
1931	669,834,956	1937	560,091,858	1943	458,503,764
1932	635,535,233	1938	603,892,179	1944	494,468,794
1933	582,101,222	1939	626,954,829	1945	540,879,626
				1946	578,109,798
				19 year total	\$10,705,587,647

Indiana—Continued

bacher (auditor), James Manley, Catherine Marshall, Wm. McCullough, Clay McFadden, Earl McLaughlin, Raymond McManus, John McNevin, Roland Mellett, Herman Metzler, Coral Meyer, Emmet Michaels, Geo. Miller, Richard Miller, Herman Mueller, Walter Motsinger, August Mueller, Otis Naugle, Dalsell Neibert, Orris Nichols, Jacob Noll, John Olson, John Parkhurst, Herman Peck, Sylvia Peck, Wm. Peele, Arnold Pfeiffer (auditor), Harry Pope, Wm. Pressnall, Yoder Purvis.

Wm. Reiley, Margaret Riley, Clyde Roach, Malcolm Roberts, Emma Rodewald, Otto Ross, Carl Rost (jeweler), Adolph Schellschmidt (musician), Troy Scott, James Sellmer, Jacob Shamberger, Jessie Shearer, Eugene Short (vice-pres. Bankers Trust Co.), Frank Simon, John Simpson, Edmund Stockdale, Elbert Storer (ins.), Chas. Taylor (ins.), Albert Teeter (druggist), Francis Thompson, Wm. Tingle, Frank Tufts (ins.), Allan Vestal, James Waltz, Claude Ward, Cornelius Weaver, Chalmers Webb, Leo Welch, Jr., Geo. Wheeler, Chas. Williams, Edward Williams, Frank Woelcher, Harry Wood (druggist), Chas. Ziegler (mgr. Albert Moss Co.).

JEPPERSONVILLE—\$210,000
Asa Combs, Wilmer Fox (atty.), Theodore Lyons, Rev. Elmer Smith, Albert Stomper.

KOKOMO—\$615,000
Over \$11,408 paid in Industrial Claims
Harold Becker, Walter Dixon, Dr. Garner Druley, Lewis Geiger, Chas. Harlan, Wm. Hopkins, Adalbert McCoy, Albert Schwenger, Geo. Shewmon, Paul Weida.

LAFAYETTE—\$680,000
Over \$78,315 paid in Industrial Claims
Harry Ainsworth, Harry Baker, Chas. Christie, Peter Culley, Lloyd Dixon, Jessie Farrell, Otto Givens, Joseph Langer, J. Frank McDermond, Jr., James Nelson, Joseph Patton, Chas. Slusser, Harry Primmer, Chas. Smith, Ivan Wilhoite, Louis Young.

LA PORTE—\$240,000
Wm. Hammersmith, Elizabeth Lyman, Benjamin Rees (atty.), Geo. Rootes, Leo Schumacher, Louis Schumm (mfr.).

LOGANSPOUT—\$360,000
Adelbert Flynn, Owen Follen (merchant), Walter Gotshall, John Harvey, Delbert Knight, Earl Palmer.

MARION—\$455,000
Over \$8,652 paid in Industrial Claims
Eugene Applegate, Homer Arnold, Ivan Belcher, John Carson, Rev. Carlos Coats, Oren Kem, Lawrence McAtee, Montelle Needler, Blaine Weller, Hugh Wilkinson.

MICHIGAN CITY—\$370,000
Wm. Anders, Chas. Arnt (banker), Ruth Bedford, Geo. Fishburn, Wm. Heller, Myron Levin (mfr.), Edward Lutz, Francis Martin, Harry Moore.

MISHAWAKA—\$335,000
Chas. Barrachs, Lawrence Forst, Carlo Cerri, Harry Gibbins, Worthie Haynes, Floyd Robin, Carlos Smith.

MUNCIE—\$1,180,000
Over \$29,015 paid in Industrial Claims
Celia Alexander, Elmer Alexander (druggist), Clifford Brown, James Clark, James Douglass, Harold Eley, Wm. Greenleaf, Betty Hall, Lois Holmes, Frank Kimbrough (mfr.), Frank Kuhner (exec. Kuhner Packing Co.), Samuel Martin (dentist), Karl Osterle (bldg. mgr.), Harrison Zimmerman, Wm. White (atty.).

NEW ALBANY—\$350,000
Over \$15,012 paid in Industrial Claims
Wm. Anders, John Breese (mfr.), Arthur Flock, Sam Lackey, Will Sostheim (pres. New Albany Mix Co.), Frances Underwood, C. Vernia.

NEW CASTLE—\$180,000
Wayne Bilby, Delbert Hustedt, Chas. Parker, Fred Saint.

PERU—\$165,000
Audrey Finkey, Arnold Harn, Wm. Mercer, Jacob Newman (traffic mgr. Cole Bros. Circus), Paul Nickel, Garnet Reid.

RICHMOND—\$610,000
Over \$57,611 paid in Industrial Claims
Henry Briety, Anna Eves, Wm. Flaig, Gath Freeman, John McDonough, Grayson Murley, Garfield Rogers, Sheridan Slick, Clara Smeader.

SEELBYVILLE—\$225,000
Warren Clarke, Clancy Colvin, Orville Dungan, Ralph Edwards, Chas. Greiner, Louis Levinsky, Thos. Lux, Will Yarling (atty.).

SOUTH BEND—\$4,470,000
Life insurance payments were \$44.16 per capita and averaged \$174 per family in the city.

Over 132 Ordinary Claims
Over \$110,254 paid in Industrial Claims
Frank Baumgartner, Dr. Edward Blake, James Brodbeck (exec.), John Burnett, Howard Chambers, Chas. Crockett, Fred Eastburn, Frank Foldesi, Louis Fraula, Emma Fricke, Francis Glassburn, Geo. Goessens, John Gore, Joseph Gosztola, Florence Green, Chas. Gruber, Gyorgy Hajner, Robert Hayden, Prosper Heath, Josef Horvath, Louis Horvath, Grover Huffman, Kenneth Jester, Joe Kaposztas, Karl King, D. Kyser, Jacob Lechner, Albert Liebelt, Ozias Longfield, Fred Mann, Eli McEndarfer (vice-pres. Associates Investment Co.), Eleanor McNabb, Walter Miller, Wm. Milner, Walter Nagatz, Istvan Najmouh.

Ray Parrish, Clarence Pearson (sales engr.), Stanley Piers, Leonard Radecki, Frank Radices, Edgar Sipe, Joseph Stephenson (publisher), Robert Taberski, Cordial Thomas, John Truax, Rollo Truax, Francis Tupper, Michael Tyler, Vernon Walters, Will Welber (clothing dealer), Clarence Whitmer, Floyd Wilk.

TERRE HAUTE—\$3,715,000
Over 46 Ordinary Claims

Over \$85,321 paid in Industrial Claims
Yawcob Alexander, Edward Allais, Sr., Jarry Bentley, Thomas Crosby, Joseph Duffy (atty.), Frank Freije (merchant), Geo. Gardner, Frederick Gossman, Herman Hoga, Raymond Kautz, Chas. King, Virginia Lee, Samuel McCoskey, Sol McCrory, Archie Miller, John Miller, Kaele Nasser, Eugene Owsley, Ralph Pruitt.

VALPARAISO—\$140,000
Geo. Ferguson, Stanley Keen, Elgear LeBlanc, Chas. O'Connor, Mark Rockwell, Arthur Schau, David Singer, Henry Ywanow.

VINCENNES—\$365,000
Over \$51,682 paid in Industrial Claims
Ephraim Clark, Clarence Conner, Lena Connors, J. Halterman, Jacob Hentz, Leslie Jackson, Henry Miller, Wm. Phipps, Samuel Prather, Lydia Shroyer.

WABASH—\$150,000
Andrew Bickel, Geo. Gillespie, Victor Odum, Dr. Edson Pearson.

OTHER INDIANA TOWNS—\$1,325,000
(Partial List)

●Clinton: E. Davison (atty.). ●Elwood: E. Paden. ●Franklin: R. Cox, L. Hawkins, J. Owens, W. Shriver. ●Goshen: J. Farrell, G. Manahan, P. Schrock.

●Hartford City: C. Brickley (retired), L. Burk, H. Felger, H. Fordney, M. Kelley, E. Lanning, J. Stroup.—Hobart: S. Grudzinski, W. Scharbach, Jr. ●Lebanon: M. Platt.—Linton: E. Hale. ●Portland: E. Juillerat, H. Miller (realtor).—Princeton: M. Leaser, L. Puckett. ●Seymour: J. Blush (pres. Blush Milling Co.), A. Foster. ●Warsaw: W. Brant, H. Espich, M. Gochenour (atty.), P. Hampel, G. Shepley, S. Stauffer.—Whiting: J. Pechnyo, M. Pechnyo.

IOWA

(For towns with fewer claims see end of list)

Total Payments \$32,300,000
Rank in Payments 26th
Rank in Population 22nd
Payments Per Capita \$13.93
Ratio to National Per Capita Insurance Payment630
Ratio of Social Security Payments in State to Life Payments312
Payments to State under the social security program \$10,104,479.

AMES—\$210,000

Elbert Amsberry, John Cessna, Frank Coy, Chas. Dean, Allen Kimball, Edward Miller, James Opheim, Raymond Paulstian, Thos. Platt, Julius Tilden.

BOONE—\$150,000

Gusta Crawford, Geraldene Givens, Edward Kirk, Fred Schroeder (jeweler), Harry Schroeder (undertaker), Perry Starks, Horace Stevens, Hans Williams.

BURLINGTON—\$650,000

Hattie Casper, Allfrida Engstrom, Wm. Ewinger (pres. Ewinger Supply Co.), Helena Geiger, Geo. Goetzman, James Hanrahan, Emil Happ, John Hobbs, John Huppenberger, Oliver Johnson, Stephen Kupper, Dora Lane, Minnie Morgan, Leonard Stark, Paul Wenner, Jr., Alvin Wischmeier.

CARROLL—\$105,000

Wm. Bates, August Anneberg, Herman Hackfort, John Heider (exec.), Burton Lyman, David Rettenmaier, Sophia Wiedemeier.

CEDAR FALLS—\$180,000

Leonard Bast, Albert Bower, Wm. Cary, Genevieve Folsom, Dr. Cecil Grant, Eunice Johnson, Chas. Merrill.

CEDAR RAPIDS—\$2,660,000

Life insurance payments were \$42.83 per capita and averaged \$153 per family in the city.

Over \$24,404 paid in Industrial Claims
John Arnold (mfr.), Frank Beals, Arthur Bliss, Frank Cabalka, Geo. Cockburn, Jr., Irven Dowden, Frank Dworak, Albert Eddy, James Farley, Wm. Fitch, Fred Ford, Joe Franc, Lewis Gifford, Harry Good, Robert Goodman, Karl Grau, Harry Green, Joseph Habota, Chas. Hense, Carl Jacobsen, Joe Kadlec, John Klekar, Jan Kloubec, Geo. Kosek, Frederik Kristensen, Marie Kubicek, Ed LaPlante, August Lyon, James Marshall, Jr., John Massman, Percy Mayne, Jennie McCardle, Geo. Merrifield, Josephine Novotny, Max Ohsman (pres. Ohsman & Sons, Inc.), Wm. Sr., Thos. Nolan, Wm. O'Rourke, Geo.

Pavlis, Joseph Podzimek, Grattan Prowitt, Terezie Qaltis, Tony Riha, Warren Saxon, Chris Skaar, Frantisek Svoboda, Wm. Switzer, Joseph Technik, Geo. Thompson, Sr., Antonie Tichy, Anna Triska, Mary Vorisek, Wilbur Westenhaver.

CLINTON—\$735,000

James Campbell, Albert Ellis, Leon Gere, Archibald Gibson, Wm. Henning, Frank Iten (retired), Frank Klindt (supt. Clinton Lock Co.), Eleanor Mickey, Clarence Thompson.

COUNCIL BLUFFS—\$895,000

Hallie Barker, Irving Cohen, Harvey Farrow, Mary Free, Emil Graffs, Roger Head, J. Chris Jensen (architect), Carrie Larson, Frank Lorenz, Eli McKeown, Clarence Nolan, Lloyd Payne, Hubbard Purdy, James Slightam, Lester Turner, Lillian Yates.

DAVENPORT—\$2,595,000

Life insurance payments were \$39.31 per capita and averaged \$156 per family in the city.

Over 70 Ordinary Claims
Over \$61,598 paid in Industrial Claims
Herman Alex, Robert Allen, Jr., Henry Arr, August Becker (lumber broker), K. Bembek, Allie Bronner, Anthony Brugge, Joseph Carlson, Edmund Dailey, Walter Ehlers, John Goulds, Willard Hafford, Julia Harshbarger, Ella Healy, Ann Hoffman, Wm. Jugenheimer, John Koening, Joseph Lee (broker), Henry Lietz, Alfred Marxen, LaRue McClintie, Edwin McGrath (supt. Birtman Elec. Co.), Park McManus, Nicholas Mohr, Edward Murphy, Wm. O'Connell, Edward Patton, Ernest Schroeder, Ernest Soenke (gen. mgr. Ins. Co.), Rudolph Stoley, John Storms, Warren Weasmer, Wm. Wilkins.

DES MOINES—\$6,960,000

Life insurance payments were \$43.55 per capita and averaged \$163 per family in the city.

Over 189 Ordinary Claims
Over \$38,017 paid in Industrial Claims
Harold Allen, Henry Anderson (retired), Geo. Barry, Walter Bennisson, Clyde Bland (supt. Iowa Light & Power Co.), John Borg, Geo. Brown, Glenford Brunson, Gardner Cowles (publisher), Arthur Crump, Fred Deskin, Carl Dixon (broker), Michael Doyle, Frank Duncan, Leonard Eagan (druggist), Herman Early, Earl Ellinghouse (owner, City Club Beverage Co.), Leander Ellis, Bruce Flick (atty.), Geo. Greenlee, James Hagler, Roy Haynes (chemist), Roscoe Holden, Horace Hollingsworth, Mark Johnson (real estate & ins.), John Kane, Kirk Keith, John Kidman, Earl Klatt, Jubert Mackey, Jarry Marlow, Grant McPherrin (retired), Archie Meston (pres. Quick Furnace Co.), Donald Neff, Walter Parsons, Eugene Perry (atty.), Ernest Peterson, Rev. Geo. Purdy, John Ramsay, C. Royal (atty.), Lewis Rusg, Ben Sanders (exec.), Dean Schooler (auto dealer), Clifford Smith, Ira Steele, Fred Seeling, Claude Stilwell, John Thomas, Victor Thomas (asst. mgr. Thomas Elec. Co.), Talter Thorpe, Chas. Werts, Lewis Wheeler (investment broker), Geo. Wood, Geo. Yarn, Algernon Young.

DUBUQUE—\$1,395,000

Over 47 Ordinary Claims
Wm. Albrecht, Jr., Wm. Bergener, Allen Eckert, Patrick Fury, Michael Ganagan, Walter Graham, Arthur Hardy, Bertha Kadow, Benjamin Klauer, Geo. Klein (hdw. merchant), Geo. Koehler, Marie Masters, Paul Mathis, Catherine McCullough, Patrick Nelson, Paul Nicka, Wm. Sr., Thos. Nolan, Wm. O'Rourke, Geo.

Names in each town are only a partial list of claims paid during 1946.

FOR THE FIVE YEAR PERIOD 1941 — 1946

New Annual Paid-For Business increase . . . 156%

Total Insurance in Force increased 74%

Surplus and Contingency Reserves increased 83%

These are the results of a happy
and progressive agency organization

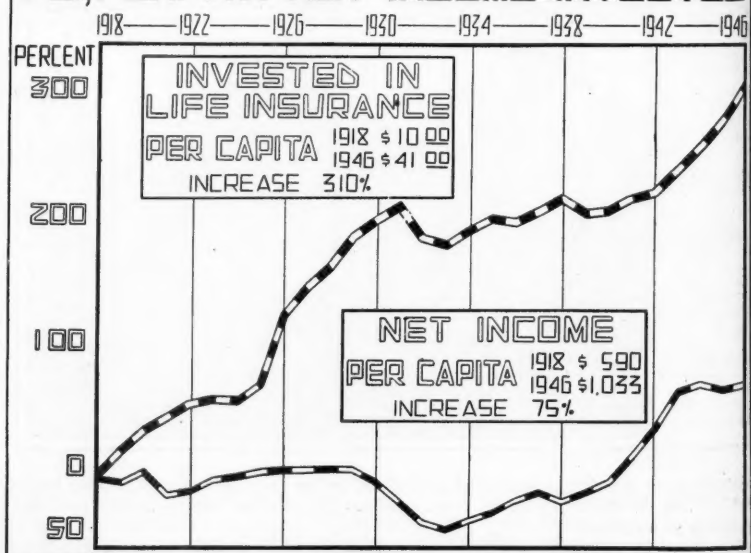
The LAFAYETTE LIFE INSURANCE COMPANY

Lafayette Life Building, LAFAYETTE, INDIANA

F. L. ALEXANDER
President

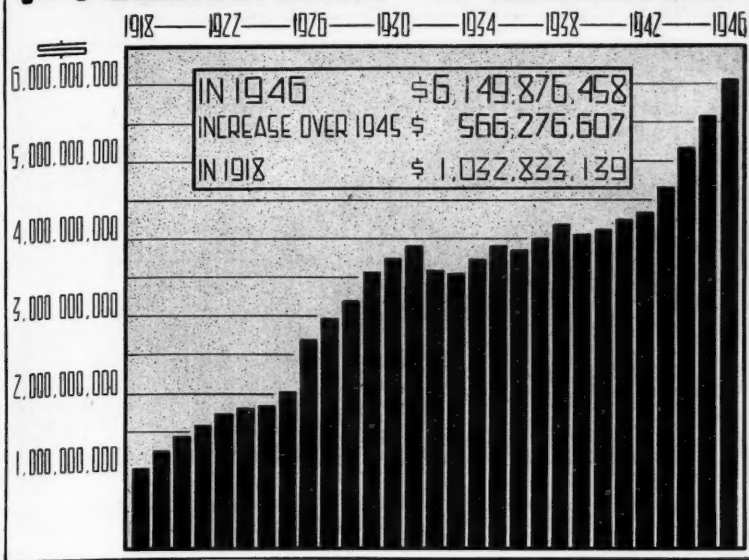
RANDALL G. YEAGER
Supt. of Agencies

PER CAPITA NET INCOME INVESTED



In 1918 the per capita net income in the United States was \$590 of which \$10 per capita, or 1.69% of net income, was invested in life insurance. In 1946 the net income per capita was \$1,033, increasing 75%, while \$41, or 3.97% of net income, was invested in life insurance, although the population had increased 37.637,200. Which is to say that 36% more persons invested 2.28%, or \$31 per capita, more of their spendable income in life insurance during 1946 than in 1918.

PREMIUM INCOME



Premium income passed the \$6. billion mark in 1946 for the first time and totaled \$6,149,876,458 showing an increase of \$566,276,607 over 1945. Six times the amount is now being invested in life insurance as in 1918. In the last ten years \$46.5 billion was invested in life insurance.

1918	\$1,032,833,139	1928	\$3,206,973,756	1938	\$4,169,045,616
1919	1,254,323,341	1929	3,566,207,696	1939	4,026,903,985
1920	1,442,390,138	1930	3,748,244,207	1940	4,114,280,059
1921	1,599,879,724	1931	3,902,386,618	1941	4,264,335,199
1922	1,740,269,217	1932	3,604,772,158	1942	4,338,429,197
1923	1,802,941,719	1933	3,548,867,104	1943	4,659,413,778
1924	1,826,080,052	1934	3,739,871,065	1944	5,188,540,734
1925	2,010,254,684	1935	3,890,451,985	1945	5,583,599,851
1926	2,694,270,197	1936	3,869,526,736	1946	6,149,876,458
1927	2,981,962,846	1937	3,995,609,354		

Iowa—Continued

Pancratz, Leo Popp, Jacob Portz, Ralph Renier, Bernhard Schulte, Frank Schumacher, Joseph Schute, Isaac Silverberg, James Stines (retired), Stanley Taylor, Edward Ulrich, John Vogel, Dr. John Walker, Harry Williamson, Wm. Wimmer, Wm. Zerr.

FORT DODGE—\$685,000

Elmo Anderson (lumber (dlr.)), Fred Broyles, Lyle Carlson, Emmett Cavanaugh (att'y.), Wesley Demmon (treas. Wester Groc. Co.), Thos. Edwards, Frank Harbachek, Robert Huges (exec.), Chas. Knudson, Michael McMahon, Lawrence O'Leary, Jennie Peterson, Joseph Rejsek, John Ryan, Wm. Sprick, Oscar Stenshoel, Floyd Vevie, Vaclav Zahorsky.

FORT MADISON—\$225,000

Lyle Bartlett (mfr.), Edwin Eblinger, James Fincher, Harold Funkhouser, Wm. Kiener, Herman Follpeter, Daniel Ray, Wm. Schnitker, Henry Schroeder, Barney Thinker, B. Vonderhaar, Joseph Wagner.

IOWA CITY—\$215,000

Sudhindra Bose, Norwood Bothell, Frank Hirt, John Hughes, C. O. Ingersoll, Louis Pelzer, Wm. Schindhelm.

KEOKUK—\$240,000

James Ackley, Dr. Oliver Clark, Lawrence Ewers, Dr. Frank Fuller, Wm. Leffler, Anton Moeller, Sidney Simpson, Joseph Skinner.

MARSHALLTOWN—\$205,000

Myrtle Bartlett, Cecil Brooks (ins. agt.), Etta Brown, Harvey Swager, Edgar Valentine, Earl VanGilder, Anna Vokoun.

MASON CITY—\$430,000

Chas. English, Albert Fladness, Augusta Hansen, Otto Iverson, Chas. Lenze, Howard Lien, James Mullen, Lucius Raymond (county treas.), Wm. Spencer, Louis Swehla, James Van Kleek.

MUSCATINE—\$210,000

Geo. Andersen, Frank Bamford, John Behrens, Michael Bisesi, Chas. Frack, Max Hartung, Walter Haynes, Luther Houser, Dr. Lysle Howe, Geo. Keckler, Jr., John Meyers, Norman Neipert.

NEWTON—\$160,000

Dr. Edward Besser, Victor Bair, Wm. Dennison, Harry Gearhart, Frank Guthrie, Esther Hammer, Ida Hoy, Vern Langmaid, Will Murdoch.

OSKAHOUSA—\$170,000

Dr. Curtis Abbott, John McCoy (att'y.), Edward Pendaray, Lloyd Redmon, Geo. Seigle, John Van Asdall, Daniel Zane.

OTTUMWA—\$560,000

Wm. Burns, Leander Chidester, Jessie Fuller, Orval Fullmer (exec.), Geo. Giltner, Wm. Harper, Clayton Hirlinger, Margaret Hubbard, Hazel Johnson, Anna Morlock, Wm. Pester, Fanny Ramsey, John Rodgers, John Ryan, Russell Schlotter, Daniel Shea, Timothy Sheehan, Wilmer Steele, Nora Stiles.

SIoux CITY—\$3,440,000

Over \$3,126 paid in Industrial Claims

Wm. Beekley, Mary Bird, Abraham Bland, John Carey (editor), Joseph Cernohlavek, Alvah Chesebro, Jennie Erickson, Lulu Everett, Alda Fortin, Chas. Fuller, Walter Goff, Wallace Harrison, Otto Hass, Chas. Ingersoll (retired), Helena Johnson, Warren Johnson (merchant), Fritz Kahn, James Kesner, Paul Larson, Wm. McConnell, Henry Meinen, Frank Mullison, Clara Nicholas, Vance Palmer, (secy. Reeves, Ellsworth Rigdon, Carol Salsness, Burton Searles, Isaac Shearer, Geo. Skewes, Frank Smith, John Snyder, Amos Thompson, James Waters, Albion White.

WATERLOO—\$1,965,000

Over 93 Ordinary Claims

H. Baumgartner, John Billings, Errol Canfield, Ashley Dunham, Belmont Felcher, Mathew Fischer, Wade Hauser, Geo. Huntley (retired), Wm. Hutchins, Wallace James, Wm. Kearns (undertaker), Harry Lichty, Max Maust, Edward McCoy (att'y.), Louis Moehlis, Fred Moore, Edmund Naze, Beth Patten, Albert Petersen (retired), Geo. Sanborn, Melvin Shepard, Michael Townsend, Theophilus Winninger (county supvr.), Henry Wurster.

WEBSTER CITY—\$85,000

Gale Bickford, Nate Eckstein, Louis Follett, Ed Janson (auto dealer), Wm. Ostlund, Geo. Younkee.

OTHER IOWA TOWNS—\$1,690,000

(Partial List)
●Albia: M. Duncan, H. Tibbals.—Atlantic: L. Glynn, S. Hughes, J. McIntosh, C. Templeman. ●Charles City: M. Ellis, A. Gahviller, J. Harlis, A. King, J. Youngerman.—Cherokee: C. Ax, L. Ballard, F. Cave, A. Fraser, P. Savage, L. Simpson, R. Smith.—Creston: B. Blayek, G. Clark, E. Conway, J. Cunningham, G. Johnson, J. Milnes, C. Rex, W. Robbins, J. Shields, P. Stoneburner, J. Stray. ●Estherville: H. Ireland, R. Keyser, S. Sawyer. ●Grinnell: A. Mithelman, L. Storey. ●Knoxville: H. Archibald, E. Bellamy (pres. Telephone Co.). ●Le Mars: W. Edwards, L. Vogt. ●Oswego: H. Hoyer, W. Jarrett, B. Michels. ●Perry: J. Carmody, C. Hohstadt, C. Johnston, F. Leeka, C. Mowrer, I. Parker. ●Shenandoah: M. Anderson, H. Gwynn, R. Padgett (pres. Colonial Poultry Farms Inc.), L. Rubey.—Spencer: J. Birdsall, Wm. Freeman (retired), P. Livingston, E. Munger, D. Ryon, H. Vollmer.—Storm Lake: H. Gutel, R. Kitterman, A. Marchant, A. Peterson. ●Washington: J. Atkinson, H. Dawson, A. Forney.

KANSAS

(For towns with fewer claims see end of list)

Total Payments\$23,200,000
Rank in Payments33rd

Rank in Population29th
Payments Per Capita\$13.02
Ratio to National Per Capita Insurance Payment589
Ratio of Social Security Payments in State to Life Payments262
Payments to State under the social security program \$6,098,728.

ARKANSAS CITY—\$240,000

Sarah Allen, Joseph Bossi, Geo. Cornish, Roy Coyle, Fernando Kentner, Hugh Roberts, Robert Wilson.

ATCHISON—\$410,000

Margaretta Adams, Rev. Warren Dittmore, Louis Drimmel, Irwin Dunbar, Guy Elwell, John Enzbrener, John Ernst, David Lawless, Joseph Murray, Dr. Chas. Robinson.

COFFEYVILLE—\$215,000

Oliver Baker, Dr. Chas. Fortner, T. Gilstrap, John Keil, Anton Winkel.

DODGE CITY—\$160,000

Elsie Goddard, Chas. Hulpieu, Joseph Kliesen, Herman Meier, John Vann, Irwin Will.

ELDONADO—\$210,000

Julius Adamson (realtor), Albert Binter, Harry Cassel, Milton Cunningham, Chas. Foster, Alva Henson, Robert Miller, Wm. Olin, Meirl Rice, Rufus Sherman, Dr. Lester Williams.

EMPORIA—\$160,000

Linus Austin, Lewis Davis, Theodore Hoch, Hattie Humphreys.

HUTCHINSON—\$915,000

Over 39 Ordinary Claims
Over \$13,206 paid in Industrial Claims
Asher Alford, Wm. Archer, Jr., Clayton Bennett, Harvey Carrier, James Dick, Everett Freeman, Jr., O. Fuller, Ferd Glover, Herschel Herring, Eli Hochstetler, Ulva Hodge, Geo. Jirs, Wm. Johnson, Adin Krause, Wilber Kroeker, Peter Loewen, John Miller, Wm. Paulson, Wm. Rogers, Walter Sanderson, Arthur Tarvin, Warren White (att'y.).

INDEPENDENCE—\$135,000

Delbert Brooks, Chester Chritton, Robert Lewis, James Morrison.

KANSAS CITY—\$3,375,000

Life insurance payments were \$27.80 per capita and averaged \$107 per family in the city.

Over 75 Ordinary Claims
Over \$48,314 paid in Industrial Claims

John Anderson, Leonides Ajala, Jack Balkin (partner Wyandotte Mattress Co.), Wm. Blake, Oscar Blain, Thos. Bradish, Bige Butcher, Nelle Cutler, Homer Duffield, Ed Dunn, Lizzie Fox, Maude Gager, Walter Gillis, Wm. Golkoski, James Green, Ed Harris, Homer Hedge, Earl Hogan, John Horner, Daniel Hussey, Bertha Johnson, Wm. Jost, Dr. Robert Lee, Leroy Leonard, Bessie Long, Katherine McMullan, David Newcomer, Theodore Offenstein, Arvid Peterson, Frank Purcell, D. Reed, John Schneider, Harry Sight, John Stypa, Hugh Swinney, Marie Thies, Geo. Westfall, Barbara Yost.

Names in each town are only a partial list of claims paid during 1946.

INDIANAPOLIS LIFE MEN ARE CAREER UNDERWRITERS WHY?

EXCELLENT TRAINING

The Company's training and retraining plans are comprehensive, definite, thorough, enabling new men to promptly establish satisfactory incomes, and experienced men to grow and progress.

HIGH AVERAGE EARNINGS

Indianapolis Life Representatives enjoy unusually high incomes.

SELLING AIDS THAT MAKE NEEDS CLEAR

The Company's ratebook — carefully designed for programming, briefing and package selling — answers available instantly. Modern sales literature and briefs to cover all needs.

OPPORTUNITIES FOR ADVANCEMENT—

Exceptional

HOME OFFICE AND FIELD RELATIONS—

Exceedingly cordial

A QUALITY, LEGAL RESERVE MUTUAL COMPANY

HIGHER THAN AVERAGE ASSETS OVER LIABILITIES

ORGANIZED IN 1905

Over \$180,000,000 OF INSURANCE IN FORCE—
OVER \$48,000,000 IN ASSETS

INDIANAPOLIS LIFE INSURANCE COMPANY

Indianapolis 7, Indiana

Agency Opportunities in: Texas, Minnesota, Michigan, Illinois, Ohio, Iowa, and Indiana

A. H. KAHLER
Second Vice-President
Supt. of Agencies

EDWARD B. RAUB
President

Kansas—Continued

LAWRENCE—\$235,000

Hosea Barkley, Thos. Fitch, John Merwin, Wm. Pendleton, Benjamin Puckett, Henry Vette, Percival Viesselman, Horace Wilcox, Chas. Wolf, Jr.

LEAVENWORTH—\$195,000

Mike Bott, Reese Faulkner, Flora Newman.

MANHATTAN—\$180,000

Frank Gentry, Geo. Inskeep, David Johnson, Hugh Myers, Samuel Parker, Orval Rodgers, Hugh Scripture, Ira Snyder (atty.), Drury Walker.

NEWTON—\$165,000

Chas. Griffith, Bettie Hulett, A. Thomas.

OTTAWA—\$130,000

Margaret Berlin, Wm. Cheney, Chas. Fields, Chas. Kelley, Robert Latimer, Frances Williams.

PARSONS—\$255,000

Over \$21,869 paid in Industrial Claims
Theodore Austin, Annie Flynn, John Gibbs, Frank Henderson, Edward Hoyt, Frank Mack, Wilmer Nimon, Geo. Roller.

PITTSBURG—\$275,000

Wm. Graves, Geo. Grotheer, Harry Hall, Adin Scott.

SALINA—\$380,000

Geo. Billings, Rev. Richard Daly, Albert Korn, Jack Kutcher, Arthur Lambeth, Robert McGeary, Mark McMillin, Emma Peck, Geo. Schmidt, Geo. Shuler, Lucile Surface, Wm. Taylor, Geo. Williamson.

TOPEKA—\$3,110,000

Life insurance payments were \$45.86 per capita and averaged \$154 per family in the city.

Over 48 Ordinary Claims

Over \$14,190 paid in Industrial Claims
Geo. Austin, David Baker, Stephen Brooke, F. Brown, Martin Burton, Frank Conwell, Melvin Cook, Earl Carrier, Dana Davis, Byron Dempsey, John Ekstrom, Henry Fitzgerald, Lewis Fox, Harold Fraser, Frank Geffroy, Michael Heffner, Frank Henley, Henry Holst, Phillip Hopkins, Cameron James, Geo. Lay, Walter Markham, Fredrick Matthias, Ralph Maxwell, Edon Montgomery, August Nelson, Wm. O'Hara, Alpha Robinson, Michael Schutter, Arlando Shaner, Chas. Sheets, Joseph Walter, Freda Weigand, Albert Whitsett.

WICHITA—\$5,450,000

Life insurance payments were \$47.36 per capita and averaged \$181 per family in the city.

Over 135 Ordinary Claims

Over \$31,395 paid in Industrial Claims
Lloyd Alkire, Chas. Armstrong, Cecil Bassett (contractor), Lewis Beck, Bertram Breitwieser, Chas. Bradberry, John Burns, Chas. Busch, Ralph Cauthon, John Cunningham, Chas. Davis, Herbert Durham, Henry Ernstmann, Martin Everett, Harry Gordon, Mahlon Hawkins, Roy Henry, Howard Hoffman, Wm. Howse (pres. Johnston-Larimer Co.), John Hunter, Willard Jackson, Lon Kuhl, Ralph Lundstrom, Edwin Mann, John Martin, John McClelland, Edward Misener, Evans Oreale, Gerald Ossman, Robert Patterson, Augustus

Pohlman, Zello Reichley, Harry Reiter, Jr., Rolley Rutledge, Edward Skaer, Ray Soper, Morris Stone, Chas. Thomas, Harry Van Nest, Wilson Vincent, Claude Weathers, Lauren Webb, Bernard Webster, Edward Wilson, Dr. Paul Young, Stewart Young.

OTHER KANSAS TOWNS—\$1,440,000

(Partial List)
●Abilene: H. Ackers, J. Bowser, H. Covert, H. Eicholtz (undertaker), C. Wheeler (publisher), C. Wyandt (broker).
●Baxter Springs: R. Hartin. ●Chanute: J. Allen (atty.), L. Olson—Concordia: Netta Atwood. ●Galena: J. Allison, J. Hamilton, C. Padley, C. Smith, F. Ulrich. ●Garden City: Mabel Anderson, J. McMillan, G. Scott, Roberta Setters. ●Hays: Dr. F. Brady, P. Gross, Jr., S. Hale, L. Hanser, H. Kirkman, F. Payne. ●Jola: R. Turner. ●Junction City: J. Besche, O. Heath, Lillie Hefflinger. ●Liberal: J. Evans, H. McBee. ●Lyons: H. Nickel, L. Stephenson, R. Williams. ●McPherson: S. Carlson, Helen Ostlund, Ethel Pierce, Ira Reeme, G. Saylor. ●Marysville: C. Halley, G. Hamburg. ●Osawatomie: E. Coffelt, W. Duncan, J. Findley, R. Wack, G. Weber. ●Russell: Ruth Fliesbach, G. Fritzinger, Hazel Paronto. ●Winfield: W. Blackett, R. Peterson, W. Reis. LPL NO—KENTUCKY

KENTUCKY

(For towns with fewer claims see end of list)

Total Payments \$39,300,000

Rank in Payments 21st

Rank in Population 18th

Payments Per Capita \$14.38

Ratio to National Per Capita

Insurance Payment650

Ratio of Social Security Payments in State to Life Payments110

Payments to State under the social security program \$4,348,490.

ASHLAND—\$715,000

Edward Ballard, T. Betterton, Gerard Bradshaw, Chas. Brown, Betty DeBord, Ollie Douglas, Delmar George, Arthur Harry, Catherine Kleiman, Tilden Moore, Glen Sanders, Henry Sexton, Lingel Winters.

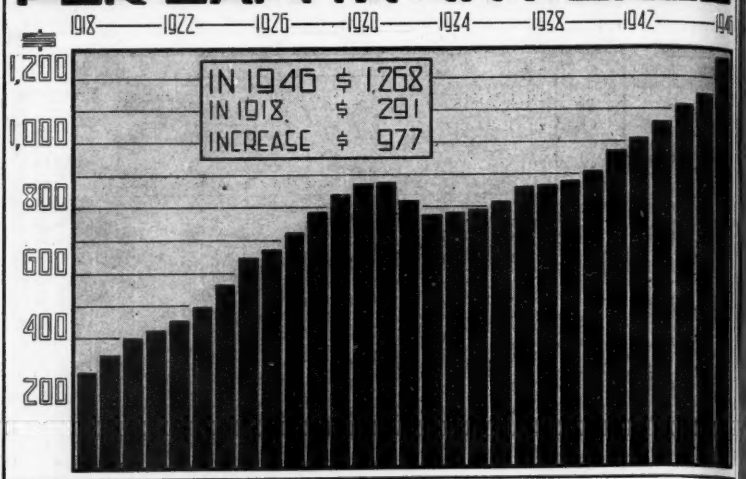
BOWLING GREEN—\$260,000

Over \$22,932 paid in Industrial Claims
Douglas Dalton, Ben Davis, Will Garvin, Vivian Lovell, Allen McMurtry, Samuel Parker, Harvey Robinson, J. Westbrook.

COVINGTON—\$1,915,000

Over 48 Ordinary Claims
Over \$115,576 paid in Industrial Claims
Wm. Ader, Wm. Anderson, Bernard Boehmer, Linnie Brady, Alma Bruns, Leslie Deglow, Anthony Haas, Wm. Hauck, Frederick Heikenfeld, Dr. David Hickey, Dietrich Hoffmann, Dolores Hoffman, Fer-

PER CAPITA IN FORCE



The amount of insurance in force per capita in the United States increased \$122 in 1946 and now stands at \$1,268. In 1918 the per capita was \$291; although our population has increased 37,637,200, or 36%, since then, the per capita in force has increased 300% to \$1,268. The average citizen now owns over four times the amount owned in 1918; yet the per capita in force is \$643 less than the per capita public debt of \$1,911.

The following table shows the per capita in force each year starting in 1918:

1918	\$291	1925	\$647	1932	\$819	1939	\$ 877
1919	344	1926	673	1933	774	1940	906
1920	400	1927	726	1934	779	1941	971
1921	428	1928	785	1935	789	1942	1,015
1922	455	1929	840	1936	815	1943	1,062
1923	496	1930	874	1937	860	1944	1,117
1924	568	1931	875	1938	864	1945	1,146
						1946	1,268

dinand Hohnhorst, Harold Krantz, Henry Lester, James McMahon, Adam Nordheim, Richard O'Brien, Wm. Pollock, John Pope, Adam Rohman, Joseph Ruh, Geo. Schneider, Michael Shallo, Chas. Soetje, James Stephenson, LeRoy Warning, James Wells, Leo Whittle, Alma Wilson.

FORT THOMAS—\$175,000

Claude Johnson (exec.), Frank Starr, Edwin Yelton.

HENDERSON—\$245,000

Mildred Brown, Nell Cowan, Alma Overfield, Alex Taylor.

HOPKINSVILLE—\$280,000

Over \$37,367 paid in Industrial Claims
James Futrell, James Huggins, M. Jacobs, John Lander, James Moss, Thomas Parish, Chas. Thompson.

LEXINGTON—\$2,985,000

Over 65 Ordinary Claims
Over \$66,435 paid in Industrial Claims
Chas. Bosworth, Ora Botkin, James Bush, Wm. Cook, Richard Crutcher, Jesse Elkins, Robert Fennell, Harry Fitzgerald, Ben Gillon, Harry Green, Wm. Hamilton, Luther Hodges, Ethelbert Irvin, Wilson Lawwill, Imogene Lewis, Wm. Lewis, Clifford Liebel, Thos. Minter (realtor), Edgar Odear (atty.), Albert Ogden, Edward Potts (exec.), Lucian Reed, Esther Schafer, Myrtle Stephen, Chas. Turner, Orrin Wallin, Elsie Warren, James White, Samuel Wilson (atty.).

LOUISVILLE—\$14,735,000

Life insurance payments were \$46.18 per capita and averaged \$184 per family in the city.

Over 279 Ordinary Claims

Over \$357,057 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over

9—50,000 to \$100,000

4—25,000 to 50,000

23—10,000 to 25,000

27—5,000 to 10,000

52—3,000 to 5,000

40—2,000; 116—\$1,000

Geo. Adams, Fred Benjamin, Noel Barton, Ernest Bean, Chas. Bensinger, Alvin Beck, Mertie Blanks, Edward Brison, Catherine Brown, Geo. Carrico, Lewis Carroll (atty.), Chas. Clarkson (realtor), Herman Cohn, Joe Cromwell, Jr., Wm. Deckard, Wm. Doolan, Albert Eich, Dr. Chas. Enfield, John Fenley, D. Foster, Samuel Friedman (hotel mgr.), John Funk, Jr., Dr. Madison Furrh, Thos. Gordon, Dr. Gaylord Hall, Gideon Heatt (realtor), Louis Hintzman, Michael Hoban, Sr., Anthony Hofelich, Eugene Hubbard, Louis Kasdan, Benjamin Kling, Edgar Kucher, Jr., Andrew Leitner, Robert Malone, Wm. Marcum, Dr. Wm. McConnell, Herman Meyer, Melvin Meyers (exec.), Samuel Montgomery, Henry Nagel, Howard Norman, Harry Ottman, Frank Perkins, Chas. Phelps, Wilbur Pile, James Puckett, Robert Quire, Benjamin Rabin, Frank Rash, Geo. Robinson (genl. ins.), John Rommel (contractor).
Wm. Sales, Bernard Schatz, Sol Schwartz, Geo. Scott, Joseph Severance (retired minister), James Shackelford.

Edward Schreck, Ellis Shaw, Marvin Simpson, Stanley Sloss, Ben Snyder, Taylor Spring, James Stovall, Armond Straton, Jr., Robert Summers, Wm. Tabler (retired), Horace Taylor (exec.), Joseph Teeken, Rutherford Tyler (exec.), Louis Overbeke, Dr. Benjamin Vaughan, Kenneth Vetter, Raymond Vetter (exec.), Wm. Walz, Richard Wathen, Nathanil Weisberg, Clarence Wheeler, Meyer Wideschein, Robert Willett, James Wise, Paul Wright.

MAYSVILLE—\$185,000

Over \$12,551 paid in Industrial Claims
Thelma Applegate, Irvin Carpenter, Charlie Cooper, Frank Edwards, Robert Grayson, John Hasler, Chas. Jones, John McChord.

NEWPORT—\$220,000

Albert Bathanian (druggist), John Braegger, Wm. Connelley, Wm. Denbel, Jake Kravitz, Frederick Pelgen, Richard Streit, John Wulp, Katherine Yaeger.

OWENSBORO—\$465,000

Chas. Beck, James Bell, Verna Brathler, Everett Burns, Lyman Cox, Clara Cox, Wm. Hay, Cuba Horden, Wm. McCormick, Mary Miller, Homer Milligan, Julia O'Rowan, Clinton Phelps, Ben Ragland, Terry Shelton, Della Sherman.

PADUCAH—\$555,000

Over \$62,150 paid in Industrial Claims
Reason Barnett, Roy Bryan, John Crenshaw, Etta Cunningham, Wm. Frymire, Oscar Hank (exec.), Alvin McAllister, Ella Orndorff, E. Overstreet, Nannie Vasholeac, Hubbard Wells.

WINCHESTER—\$130,000

Chas. Attersall, John Carter, Mary Elder, Robert Skinner, Isaac Swaim, Thos. Todd.

OTHER KENTUCKY TOWNS—\$1,420,000

(Partial List)

●Bellevue: H. Abbott, Alma Conrad, O. Lickert. ●Corbin: A. Phelps. ●Danville: Geneva Alexander, Mazie Green, U. Hatfield, W. Jones, L. Sharp, A. Snider. ●Frankfort: C. Carpenter. ●Glasgow: R. Oliver. ●Harlan: G. Cutts. ●Hazard: Leatha Hibler, K. Turner. ●Ludlow: H. Behens, C. Bishop. ●Madisonville: R. Pulliam, W. Vinson. ●Mayfield: L. Morehead, A. Peay. ●Middlesboro: R. Mitchell, C. Ralston, Jr. ●Paris: J. Daugherty. ●Somerset: M. Self, R. Short.

LOUISIANA

(For towns with fewer claims see end of list)

Total Payments \$27,500,000

Rank in Payments 29th

Rank in Population 20th

Payments Per Capita \$10.76

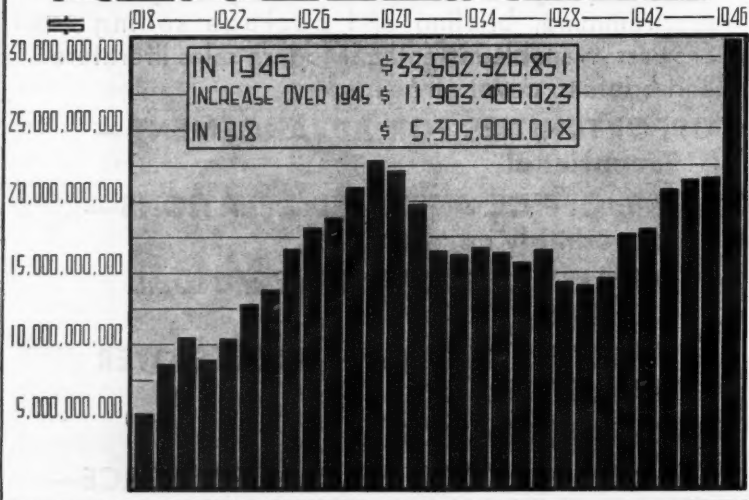
Ratio to National Per Capita

Insurance Payment487

Ratio of Social Security Pay-

Names in each town are only a partial list of claims paid during 1946.

NEW BUSINESS



New business showed an unprecedented increase of \$11,963,406.023 over 1945, passing \$30. billion for the first time, and totaled \$33,562,926.851. This exceeds the previous record set in 1929 by over \$10. billion and is over double the amount written in 1940. The year's increase was 55.38%.

1918	\$ 5,305,000.018	1928	\$21,098,832.916	1938	\$14,363,244.210
1919	8,629,489.448	1929	22,868,231.276	1939	14,192,066.149
1920	10,492,964.766	1930	22,175,056.845	1940	14,586,129.055
1921	9,062,602.429	1931	19,817,494.437	1941	17,624,977.025
1922	10,467,050.623	1932	16,555,396.741	1942	17,949,267.355
1923	12,801,132.143	1933	16,258,466.018	1943	20,837,483.965
1924	13,870,969.338	1934	16,763,097.360	1944	21,570,400.788
1925	16,594,565.642	1935	16,384,863.202	1945	21,599,520.828
1926	18,169,828.408	1936	15,726,340.514	1946	33,562,926.851
1927	18,844,791.728	1937	16,757,081.393		

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Louisiana—Continued

ments in State to Life Payments 264

Payments to State under the social security program \$7,262,142.

ALEXANDRIA—\$475,000

Over \$5,422 paid in Industrial Claims
Ross Baker (retired), Otis Biggs, Geo. Borden, Wade Broussard, Thaddeus Ensley, Terece Holladay, John Spielman, Travis Upshaw, Joe Vinson, Albert Zartain.

BATON ROUGE—\$990,000

Over \$57,888 paid in Industrial Claims
Thos. Ballard, Frank Culotta, Lillie Hennesy, Odie Holden, Samuel Holladay, Woodrow Howell, Robert Martin, Raoul Menville, Dr. John Michon, R. Morgan, Frank Norman, Walter Pache, Alvin Rabenhorst, Victor Simon, Larry Tolito, Louis Voorhies (civil engr.), Walter Watson, Lauris Welch, Russell Wier.

BOGALUSA—\$135,000

Wallace Alston, Orion Campbell (v. p. Bogalusa Lumber Co.), Wesley McGeehee, Julian Pollard.

LAFAYETTE—\$430,000

Over \$34,287 paid in Industrial Claims
Harry Claycomb, Almer Riley, Robert Spellman.

LAKE CHARLES—\$415,000

Over \$11,964 paid in Industrial Claims
Peter Dalovisio, Edward Doran, Jack Finney, Wm. Gambrell, James Rawley, Stella Richard, Frank Smith, Lawrence Vincent.

MONROE—\$580,000

Over \$16,149 paid in Industrial Claims
Henry Burns, Harry Crockett, Robert Davis, Wm. Ford, Olva Elliott, J. Hervey, Walter McGee, Lannie Peavy, Hansford Renfrow, David Wiggins, Percy Williams.

NEW IBERIA—\$145,000

Oswald Decuir, Francis Froisy, John Schwing (v. p. New Iberia Natl. Bk.).

NEW ORLEANS—\$16,185,000

Life insurance payments were \$32.69 per capita and averaged \$116 per family in the city.
Over 201 Ordinary Claims
Over \$440,645 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$250,000 or over	4—100,000 to \$250,000
2—100,000 to \$250,000	5—50,000 to 100,000
3—50,000 to 100,000	6—25,000 to 50,000
10—25,000 to 50,000	25—10,000 to 25,000
20—10,000 to 25,000	30—5,000 to 10,000
26—5,000 to 10,000	38—3,000 to 5,000
38—3,000 to 5,000	74—2,000; 74—\$1,000

Ernest Barringer, Cline Bates, Edward Behrman, Morris Blades, Rodney Boudreaux, Joseph Breitling, Jacob Capraro, Alvin Catalano, Henry Chalaron (genl. contractor), Thos. Clark, Richard Colcock, Jr., Marion Copping, Lena Corrent, Vincent Danna, Wm. DeSelms, Thos. Devitt, John Dupuy, Ernest Feinhals, Walter Frauty, Alfred Grima (retired), Homer Haskins, Joseph Heller, Frederick Hubels, Henry Hurndon, John Jay, Ivin

Johnston, Wm. Kimber, Chas. Leftwich, Max Levy, Henry Lind, Thos. Lipscomb, Geo. Lorimer, Edward Martin, John Mathes, Geo. Matrang, Byron McClellan, Joseph McGee, Jonathan Mifflin, Casper Mirvitz, Paul Moerbe, Powell Morgan, Russell Mullan, Geo. Nosacka (atty.), Pascal Pass, Samuel Paul (exec.), Fred Powell, Wm. Schlotterer, Edward Schoen, Alfred Sheldon, Edward Sherwood (exec.), Robert Sonist, Dr. Chester Stewart, Manuel Vega, Henry Walther, John Webster, Paul Winchester, Richard Woodruff, John Woolley.

SHREVEPORT—\$2,685,000

Over \$87,761 paid in Industrial Claims
Thos. Anderson, James Badaux, Geo. Baird, Robert Barlow, Michealis Bath, Frank Campbell, James Campbell, Samuel Curtis, Robert Davis, John Donnell, Joe Gardsbane, Dr. Broox Garrett, Frank Giles, Nathan Goldstein (exec.), Pike Hall, Jr. (atty.), W. Hatcher, Jr., John Haynes, Stinson Heard (druggist), James Henderson, Jr., Roland Huson, Manuel Lincove (retired), Edwin Loe, Geo. Mays, Jerome Orblison, Thos. Pittman, Rudolph Ramsey, Walter Ratcliff, Lyman Roach, John Ross, John Shaw, Dr. Wm. Siler, Rupert Snell, Geo. Stancil, Vincent Tamburo, Almer Waller (realtor), Robert Ward, Oliver Wellborn.

OTHER LOUISIANA TOWNS—\$1,640,000

(Partial List)
●Abbeyville: A. Duhon, A. Frank, H. Landry, L. LeBlanc. ●Bastrop: W. Moore, T. Murchie, W. Page—Bossier City: O. Gutting. ●Covington: E. Glockner—Crowley: N. Bernard, H. Kerr. ●Eunice: J. Aguilard. ●Franklin: A. Bodin. ●Gretna: J. Landry. ●Hammond: J. Copas, F. Reimers. ●Houma: Carrie Ber. ●Jackson: J. Osborn. ●Jennings: J. Clay, Rose Duncan, F. Ellender, H. Hoag, H. Marshall, C. Taylor. ●Mansfield: T. Lawrence. ●Minden: C. Frazier, J. McInnis. ●Morgan City: J. Lacaste, Jr., A. O'Brien. ●Natchitoches: B. Crocker, L. Landrum. ●Opelousas: Dr. L. Bienvenu, G. Voiten. ●Pineville: J. Tudor, H. White. ●Rayne: Cleopha Richard. ●Ruston: E. Kidd, R. Knott, Alva Robison. ●Thibodaux: Rev. A. Badaux, D. Gaubert, P. Mayet. ●West Monroe: T. Ewing, S. Rutledge. ●Westwego: W. Poche, G. Ritter, Jr.—Winfield: Dr. J. Faith, Janie Pelz.

MAINE

(For towns with fewer claims see end of list)

Total Payments	\$17,100,000
Rank in Payments	35th
Rank in Population	36th
Payments Per Capita	\$20.91
Ratio to National Per Capita	
Insurance Payment	.946
Ratio of Social Security Payments in State to Life Payments	.196

Payments to State under the social security program \$3,366,900.

PORTLAND—\$3,715,000

Life insurance payments were \$50.47 per capita and averaged \$212 per family in the city.

Over 41 Ordinary Claims

Over \$48,430 paid in Industrial Claims

Max Cohen, Wm. Hanley, Wm. Dennis, Raymond Williams, Willard Murtha, Raymond Pugsley, Chas. Simansky (restauranteur), Herbert Wiggins, Alfred Zimmerman.

PRESQUE ISLE—\$275,000

Chester Palmer, Charlotte Scott, Frank Smith.

OTHER MAINE TOWNS—\$6,515,000

(Partial List)

●Bangor: J. Garland (genl. mgr.), C. Smith—Bedford: H. Smith—Bethel: H. Bennett, S. Harrington—Brewer: F. Danforth—Bucksport: K. White. ●Caribou: H. Kelley—Cornish: H. Boynton (druggist). ●Denmark: D. Libby—Dexter: C. Kittiridge. ●Ellsworth: A. MacCarlie. ●Fort Fairfield: C. Christensen. ●Fryeburg: C. Farnsworth (engr.). ●Gardiner: Margaret Johnson, Reginald Mitchell. ●Gorham: W. Watson—Great Works: L. Henderson. ●Hamden Highlands: F. Chapman—Hancock: C. Conary—Houlton: E. Gardner, H. Nason. ●Keegan: Alice Lajoie—Kennebunk: W. Cruser. ●Kittery: S. Anderson, R. Spackman. ●Kittery Point: N. Straw. ●Lewiston: M. Baron, Maria Bouchard; Over \$50,039 paid in Industrial Claims. ●Madison: O. Hurd. ●Norway: D. Partridge (atty.). ●Old Town: Elizabeth Nadeau. ●Peaks Island: I. Moores—Pittston: A. Putnam. ●Randolph: L. Griffin. ●Saco: G. Love. ●Searsport: L. Sylvester—South Elliot: A. Kushner. ●University City: J. Wittels. ●Waldoboro: J. Tait—Westbrook: J. Theriault. ●Wilton: L. Hall—Winterport: E. Harry.

MARYLAND

(For towns with fewer claims see end of list)

Total Payments	\$57,400,000
Rank in Payments	15th
Rank in Population	25th
Payments Per Capita	\$27.44
Ratio to National Per Capita	

Names in each town are only a partial list of claims paid during 1946.

Insurance Payment 1.241

Ratio of Social Security Payments in State to Life Payments050

Payments to State under the social security program \$2,915,741.

ANNAPOLIS—\$495,000

Over \$21,564 paid in Industrial Claims
Chas. Alvanos, Morris Gilmore, Jr., Geo. Masters, Ethward Sanford.

BALTIMORE—\$33,780,000

Life insurance payments were \$39.30 per capita and averaged \$150 per family in the city.

Over 402 Ordinary Claims

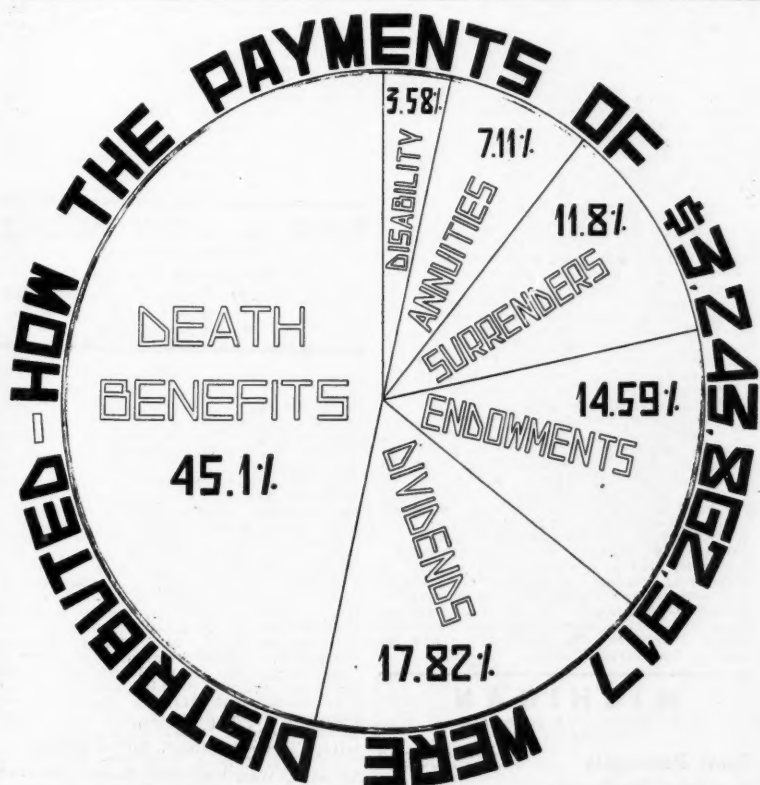
Over \$881,042 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over	8—50,000 to \$100,000
17—25,000 to 50,000	37—10,000 to 25,000
53—5,000 to 10,000	78—3,000 to 5,000
77—2,000; 130—\$1,000	

Abraham Alter (retired), Simon Ballan, Allen Bass, Harry Bogash, Elmer Bramble, Wm. Brandt, Dudley Bright, Frederick Brudick, Edward Budlow, Gaston Callum, John Carey, Frank Cavanaugh, Joseph Cicero, James Codd, Sr., Chas. Collings, Franklin Conlay, Wm. Crowe, Jr., Frank Cunningham, Thos. Cunningham, Frank Duncan (retired), Wm. Evans, Jr., Walter Ford, Max Friedman, Wm. George, Max Golditch, Dr. Geo. Gulick, Herman Gutman, Eugene Heckel, Chas. Herrington, Andrew Hilgartner (exec.), Rezin Hodges, John Hughes, Harry Idov, Wm. Kapps, Oscar Karn, Joseph Katz, Paul Helper, Wm. Hirschner, John Hitko, Noah Kirk, Donald Klein, Irving Kohn, Geo. Kratzer, Randolph Laudeman, Wm. Lawson, Simon Levinstein, Chally Linsk, Hermann Lissau, John Manley (dentist), Raymond Middlekauff, Isadore Miller, Maxwell Newman, Edgar Padgett, John Parks, Jr., Samuel Raunker, Geo. Reinking, Chas. Richardson, Alexander Robertson, John Rogers, Benjamin Rubin, Archibald Russell.

Louis Schneider, Joseph Scheavoni, Edmund Schuchhardt, Geo. Schuster, Joseph Seifert (exec.), Arthur Sewell, Louis Sharp, Paul Siemers, Louis Silberstein (atty.), Samuel Snyder, Wm. Sprigg, Dr. Chas. Stephens, Maurice Stone, Walter Whitman, Edwin Tompkins, Wm. Taylor.



Of the total, \$3,243,862,917 paid out by life insurance companies in 1946, policyholders received 54.9% while beneficiaries were paid 45.1% as death benefits. In 29 years policyholders received 60.1% of total payments and beneficiaries 39.9%.

Our Expansion Program

has created

SOME UNUSUAL

AGENCY OPPORTUNITIES

in

ARIZONA, COLORADO, CALIFORNIA

KANSAS, TEXAS, MISSOURI

OKLAHOMA, NEBRASKA

MINNESOTA, MONTANA

IOWA, WYOMING

NORTH & SOUTH DAKOTA

New Business Volume is up at

NATIONAL RESERVE LIFE
INSURANCE CO.

Topeka, Kansas

and

POLICYHOLDER'S NATIONAL
LIFE INSURANCE COMPANY

Sioux Falls

South Dakota

— "ASSOCIATED COMPANIES" —

Maryland—Continued

Robert Warder, Jr., John Weldon, Geo. Wiechert, Stuart Wilcox, Frank Zeller, Kenneth Zeiters.

BETHESDA—\$310,000

John Harper, Jr., Clarence Luhn, Springs Moore.

CHEVY CHASE—\$710,000

Over \$4,487 paid in Industrial Claims
Fillmore Elker, Wade Ferguson, David Fox, James Hill, Edgar Kibler, Geo. Porter (att'y.), Albert Rothbaler.

CUMBERLAND—\$945,000

Over \$26,729 paid in Industrial Claims
Golda Darr, Thos. Highland (druggist), Theodore James, Chas. Moody, Chas. Perrin, Francis Rodda, Thos. Smith.

HAGERSTOWN—\$560,000

Over \$14,147 paid in Industrial Claims
Neal Dorsey, Thos. Kratz, Harley Wood.

SALISBURY—\$340,000

Over \$30,059 paid in Industrial Claims
Chas. Ayres (merchant), Wm. Dykes, Marvin Gordy, Alton Lynch, Wallace Parker, Elmo Roach.

SILVER SPRINGS—\$250,000

Over \$119,587 paid in Industrial Claims
Felix Averill, Thurman Dicus, Albert Hunter, Harvey Kreuzberg (restaurant), John O'Toole, Mary Payne.

TAKOMA PARK—\$175,000

Over \$119,587 paid in Industrial Claims
Lyle Bywaters, John Derrick, John Magness, Perry Michaels, Horace Spence, Thos. Tansley, Joseph Wilson.

OTHER MARYLAND TOWNS—\$760,000

(Partial List)
●Frederick: G. Freeman, A. McCardell, E. Thomas, F. Thompson. ●Hyattsville: W. Bell, J. Daly, R. Embree, D. Holzinger, I. Kern, W. Millard, W. Shiner, R. Vawter (dentist), Frieda Walker.

MASSACHUSETTS

(For towns with fewer claims see end of list)

Total Payments	\$162,600,000
Rank in Payments	5th
Rank in Population	8th
Payments Per Capita	\$38.21
Ratio to National Per Capita Insurance Payment	1.729
Ratio of Social Security Payments in State to Life Payments	.113

Payments to State under the social security program \$18,524,750.

BELMONT—\$675,000

J. Brady (realtor), Archie Hawkins, Carl Rice.

BOSTON—\$45,160,000

Life insurance payments were \$58.58 per capita and averaged \$252 per family in the city.
Over 65 Ordinary Claims
Over \$853,387 paid in Industrial Claims

CLAIMS BY AMOUNTS:

6—	\$100,000 or over
8—	50,000 to \$100,000
15—	25,000 to 50,000
3—	10,000 to 25,000
7—	5,000 to 10,000
11—	3,000 to 5,000

116—2,000; 219—\$1,000

Margaret Brady, Robert Campbell, Catherine Connor, Geo. Coris, Robert Cushman (att'y.), Joyce Harris, John Johnson (exec.), Frank Timmerman, Jr., Mary Walsh.

BROCKTON—\$3,250,000

Over \$119,587 paid in Industrial Claims
Linwood Belknap, John Forsyth, Myron Keith (retired), Lawrence Scott, Frank Youngquist.

BROOKLINE—\$5,330,000

Geo. Flecknoe, Paul Friedman, Max Horn, Myron, Liberman, Ernest Lowewell, John Morrison (att'y.), Frances Parker, Louis Shenkel, Benjamin Welling.

CAMBRIDGE—\$5,390,000

Life insurance payments were \$48.64 per capita.
Over \$169,916 paid in Industrial Claims
John Burke, Paul Burns, Edward Hadley, Samuel Tyler.

DORCHESTER—\$1,385,000

Alexander Courtney, Clarence Dunham, Wm. Leary, Edward Peters, Oscar Riedel, Dr. Maurice Silverstein, Geo. Weaver.

HOLYOKE—\$2,610,000

Over \$135,701 paid in Industrial Claims
Geo. Mongean, Wm. Murray, Jr., Geo. Selfridge, Frank Towne (treas. Natl. Bk. Book Co.), Isadore Waxler.

LYNN—\$4,265,000

Over \$119,314 paid in Industrial Claims
Helen Brennan, Arthur Eriksen, Henry Luhmann, Chas. Neall.

MALDEN—\$2,690,000

Over \$187,939 paid in Industrial Claims
Wm. Bailey, Lindsay Fountain, Claude Hebbard, Ralph Newhook (exec.), Guy Smith, Timothy Sullivan.

NEW BEDFORD—\$3,990,000

Over \$131,028 paid in Industrial Claims
Henry Anderson, Albert Dewrosiers, Boris Kaplan, Wm. Westgate.

NORTH ADAMS—\$330,000

Wm. Carter, Harry Hayden, Michael Lally, Wm. Mackey.

PITTSFIELD—\$2,810,000

Over \$86,451 paid in Industrial Claims
Alphonse Beauchamp, Henry Bostley, Alphonse Boutellier, Mary Downs, Thos. Hayes, Joseph Hillister, Charlotte Hodges, Chas. Magner, Thos. Maloney, James McCue, Fred Meade, Helen Meade, Edwin Morrison, Wm. Putnam, Henry Robbins, Frank Ruff, Felix Scharmann, James Shipton, Harvey Van Buren.

SOMERVELL—\$3,160,000

Over \$148,813 paid in Industrial Claims
Jacob Burkhardt, Ruth O'Brien, Wm. Procter.

SPRINGFIELD—\$7,825,000

Life insurance payments were \$52.34 per capita and average \$206 per family in the city.
Over \$235,237 paid in Industrial Claims

John Cooney, Wm. Donovan, Gerald Field, Mae Germaine, Raymond Goldberg, Wm. Hatcher, Eric Heinonen, Napoleon Houde, Bernard Idlis, Oscar Johnson, Solomon Katz, Chas. Kidd, Angus Macaulay (exec.), Richard Payne, Jean Peters, Clara Regnier, Harry Robbins.

WATERBURY—\$675,000

Leland Chase, Frederick Foster, Wm. Jackson (exec.), Frederick Ritzua, Valentine Swanson.

WORCESTER—\$10,260,000

Life insurance payments were \$52.96 per capita and averaged \$224 per family in the city.
Over \$159,900 paid in Industrial Claims
Fred Claffin, Wilbert Dallaire, Earle Greene, Joseph Harper (treas. Parker & Harper Mfg.), Frank Krim (pres. Denholm & McKay Co.), James Reilly, John Stewart, Herbert Taylor.

OTHER MASSACHUSETTS TOWNS—\$33,170,000

(Partial List)

●Abington: G. Beaumont, Adams: A. Suter, Andover: A. Fuller, Amherst: R. Baker, Arlington: M. Hartley, F. O'Neil, W. Richmond, Athol: J. Frost, Attleboro: Over \$93,486 paid in Industrial Claims, Auburn: W. Cahill, Auburndale: R. Krebs, Berkshire: G. Maher, Berlin: E. Ross, Beverly: W. French, G. Voyer, Bridgewater: F. Holly, Brighton: H. Guttersen, J. McPartland, E. Switzer, Over \$146,629 paid in Industrial Claims, Burlington: W. Oldord, Canton: T. Suba, Charleston: R. Duncliff, J. McAvoy, Chelsea: T. Downey, J. Goldberg, Over \$78,424 paid in Industrial Claims, Chestnut Hills: E. Brandon, Chicopee Falls: M. Naworol, Dalton: E. Bradway, A. Moyer, Dorchester: W. Bender, W. Irvin, R. Sinnott, Dennis: N. Crowell, Donvers: W. Collins, East Longmeadow: Sylvia Sylvia, East Otis: I. Green, Everett: H. Evans, C. Murdoch, Fairhaven: H. Nye, Fall River: J. Gillet, W. Mello, W. Roy, Over \$150,692 paid in Industrial Claims, Falmouth: J. Donald, Fitchburg: F. Williams, Over \$122,843 paid in Industrial Claims, Framingham: Over \$72,921 paid in Industrial Claims, Gardner: C. Page, Great Barrington: J. Dufresne, Greenfield: T. Bolton, H. Dalton, Hampden: L. Byers, Haverhill: G. Fairbanks, A. Frisch, Over \$84,156 paid in Industrial Claims, Hingham: H. Waugh, Hopkinton: H. Kutz, Hyde Park: D. Maddestra, J. Patterson, Over \$119,981 paid in Industrial Claims, Indian Orchard: J. Nowak, Jamaica Plain: E. Coffran, F. Pierce, J. Wilson, Lawrence: O. Lebleu, W. Rowell, C. Ryder, D. Scanlon, Over \$196,973 paid in Industrial Claims, Lee: J. Martin, Leominster: M. Casey, Lowell: J. Hennessy, Over \$185,158 paid in Industrial Claims, Marlborough: S. Stevens, Match: J. Linane, Mattapoisett: G. Kenrick, Mattapan: K. Kaizerman, B. Katz, Medford: F. Cross, Melrose: A. Dority, M. Vandervliet, Middleboro: C. Hosford, Milford: Over \$75,978 paid in Industrial Claims, Natick: J. Allen, J. Badger, H. Brown, Newton: D. Barber, E. Fielding, H. Guterman, C. Hamlin, A. Trowbridge, Over \$79,067 paid in Industrial Claims, Newtonville: C. Chenoweth, C. Connick, A. Douglass, C. Lynde, H. Salata, Quincy: A. Helin, R. Kennedy, Minnie Kiontke, P. Lucason, Over \$119,943 paid in Industrial Claims, Reading: L. Higgins, H. Jacob, Roxbury: Over \$227,360 paid in Industrial Claims, Salem: Helen Allen, J. Roope, Over \$107,690 paid in Industrial Claims, South Hadley: J. Skinner, Taunton: C. Crowley, Wakefield: H. Sagrams, Over \$62,491 paid in Industrial Claims, Waltham: J. Cotton, A. Towne, Over \$86,169 paid in Industrial Claims, Waronoco: L. Daudelin, Wayland: W. Bartel (pres. Judson Thomson Mfg.), Webster: Z. Shea, Over \$83,106 paid in Industrial Claims.

MICHIGAN

(For towns with fewer claims see end of list)

Total Payments	\$120,700,000
Rank in Payments	8th
Rank in Population	7th
Payments Per Capita	\$22.26

Ratio to National Per Capita Insurance Payment

Ratio of Social Security Payments in State to Life Payments

Payments to State under the social security program \$20,297,037.

Ratio of Social Security Payments in State to Life Payments

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Payments to State under the social security program \$20,297,037.

Ratio of Social Security Payments in State to Life Payments

Payments to State under the social security program \$20,297,037.

\$55,624,997,418 PAID IN 19 YEARS

DEATH CLAIMS

21,292,074,714

SURRENDERS

13,694,858,574

DIVIDENDS

10,705,587,647

ENDOWMENTS

5,348,265,260

ANNUITIES
DISABILITY
ACC. DEATH

2,301,629,209
1,848,426,227
434,155,787

Of the \$55,624,997,418 paid out in 19 years \$33,898,766,917, or 60.9%, went to living policyholders while \$21,726,230,501, or 39.1%, was paid to beneficiaries. The average daily payment during this time was \$8,020,908.

Premium
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verage
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\$46, thro

Michigan—Continued

ter, Ornie Webb, Christ Webberuss, Irwin Weichbradt, Jacob Weller, Emil Wenne-son, Frederick Werback, Alfred Wertel, Seth White, Harry Wickey, Conrad Wiegand, Geo. Wiley, Claude Williams, Harry Williams, Clayton Willits, Albert Winne- wasser, Henry Wollenberg, Edwin Wood, Alexander Woods, Baxter Wrinkle, Frank Wysoglad, Alexander Yaeck, Abram Zimmerman, Isadore Zuckerman.

ESCANABA—\$415,000

Arvil Backstrom, John Carlson, Agnes Curran, Albert DeMars, Frank Drake, John Johnson, Eugene Messier, John Peterson, Mauritz Rosenquist, Henry Stack, Torval Strom.

FERNDALE—\$310,000

Joseph Abeska, Lester Carroll, Edward Davis, Oscar Flora, John Irwin, Edwin Pritchard, Paul Sandvik.

FLINT—\$5,865,000

Life insurance payments were \$38.71 per capita and averaged \$156 per family in the city.

Over 60 Ordinary Claims

Over \$57,878 paid in Industrial Claims

Louis Benson, Wm. Carr, Ina Conant, Virgil Cooper, Wm. Craft, Murray Dailey, Dow Evans, Frank Gooding, Pauline Groby, Robert Kehl, Nafa Kelush, Wilbert Kline, Fred Lawrence, Vaud Leister, Harold McEwen, Gustave Michalka, Wm. Mirgon, Rene Morin, Carl Myers, Faris Nickola, Antonina Pietrzycka, Emeline Plieskatt, Zadie Sheldon, Frank Sibiga, Dorothy Smith, Joseph Snider, Angeline Stefanski, Floyd Sullivan, Harry Tesch, Eugene Watson, Maude Whitehead, Walter Wietrzykowski, Barton Young, Avery Younglas.

GRAND HAVEN—\$280,000

Harry Bronkhorst, Elmore Hock (dentist), Ernest Kasperson, Arend Vyn (dentist).

GRAND RAPIDS—\$8,065,000

Life insurance payments were \$49.08 per capita and averaged \$185 per family in the city.

Over 125 Ordinary Claims

Over \$58,071 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$50,000 or over

1—25,000 to \$50,000

11—10,000 to 25,000

12—5,000 to 10,000

22—3,000 to 5,000

25—2,000; 51—\$1,000

Wm. Ashbrook, Harry Barbour, John Beukema, Robert Bittenbender, Gordon Bryson, Geo. Burch, Jackson Collier, Benjamin Davis, Martin DeWindt, Clair Dustin, Abbie Eymmer, Francis Goldsmith, Herbert Guldransen, Maurice Hasas, Leonard Haigh, Dr. Wm. Hamilton, Philip Hammer, Winfield Henderson, Helen Hill, John Hoogerwerf, Ray Howard, C. Johnson, James Johnson, Robert Johnstone, Gertrude Kennedy, Francis Leech (att.), Herman Liesveld, Vinton Livingston, Michael Lockage, Chris Merkle, Wm.

Meyer, Albon Miller, Walda Oberg, Victor Peterlonis, Jack Pitsch, Fred Raymond, Arthur Robertson, Wm. Roundtree, Jacob Ryskamp, Edward Schriber, Geo. Seaton, John Siegers, Herman Self, Ira Spade, W. Squires, Melvin Thomas, Roy Thomas, Nicholas Westra.

HIGHLAND PARK—\$1,465,000

Over \$102,128 paid in Industrial Claims
Arthur Ball, Frederick Brown, Leo Dennis, Noe Grandmaison, Edward Jackson, Edbert Moon, Mark Pursell, Geo. Rowley.

HOLLAND—\$270,000

Florence Boot, John Posman, Andrew Brummel, Anna Dehn, John George, Albert Knooihuizen, Dirk Meengs, Willard Pelgrim, Robert Post, Cecil Seery, Meinard Vanderhill, Louis VanSchelven, Rink VanTil.

JACKSON—\$2,670,000

Over \$38,358 paid in Industrial Claims
John Allen, Fred Anderson, Floyd Ballard, James Cagle, Edward Crowley, Joseph Denoyer, Joseph Dixon, Albert Pluckiger, Robert Furtwangler, Emilio Giordano, Clinton Hanks, Walter Haynes, Fred Hodge, Herman Hunt, Albert Inman, Herbert Jones, Frank Kaplinski, Franklin Kealy, Ray Larson, Chas. Maloney, D. Maloney, Marion McAllister, Ralph Olds, Chas. Ottomann, Dr. Henry Peterson, Chas. Pitterkow, John Shaw, Claire Smead, Homer Smith, John Speck, Rainy Stetler, Claire Teachout, Frank Ten Eyck.

KALAMAZOO—\$2,835,000

Over \$1 Ordinary Claims
Over \$64,525 paid in Industrial Claims
Hazel Barlow, Burton Bird, Cornelius Born, Warren Boudeman, Willis Burdick, Albert Burgess, James Curry, Victor DeBaer, Marinus DeJonge, Meindert Dykstra, Harry Howard (att.), Alexander Johnson, Lewis Kirby, Andrew Lage, J. Lude, John Merriman, Robert Miller, Stephen Monroe (broker), Henry Moyer, Barbara Newbury, Geo. Peacock, Chas. Peterman, Martin Reed, Sanford Rheads, Geo. Rogers, Wm. Schrier, Wm. Schultz, Lewis Sterner, Abram Vanderberg, Garrett VanderWall, Harry Wolverton, Wm. Wood, Mary Yeakey.

LANSING—\$4,225,000

Life insurance payments were \$53.68 per capita and averaged \$210 per family in the city.

Over \$2,228 paid in Industrial Claims

James Ahern, Otis Arnold, Burton Bird, Geo. Bootell, Fred Brendel, Eugene Brogan, Wesley Cealey, Gordon Decker, Jacob Deeg, G. Dell, Tom Demarest, Albert Detloff, Helen Diehl, Albert Eskes, Chas. Garvey, Sr., Wilbert Groat, John Hendges, Carroll Hopkins, Ward Hopbough, Wm. Kent, Patrick McKinley, John Moore, Sr., Chas. Murphy (dentist), Albert Nichols, Henry Platz, David Rexford, Reginald Ross, Alton Schwartzman, Herbert Smith, Harry Sweazey, Carroll Taber, Otto Tank, Jay Vail, Lloyd Wardell, Lyndon Watson, Floyd Welch.

MENOMINEE—\$190,000

Joseph Hart, Richard Heider, Archie Kimber, Stepan Steffel.

MONROE—\$440,000

Over \$6,332 paid in Industrial Claims
Ralph Knutti, Harry Mathews, Adelia Muehleisen, Andrew Muehleisen, Frederick Nickel, Raymond Soleau, Michael Stadler, Theodore Valmasse.

MOUNT CLEMENS—\$260,000

John Bannow, Joseph Croman, Albert Jeffery, Wm. Long, David Millar, Harry Rattner, Jules Roose, Harry Schuh.

MUSKEGON—\$1,320,000

Otto Arntz, Mary Baker, Frank Bartlett, Jr., Arthur Corpe, Herbert Currie, Rodmon DeMorse, Roland Faulknor, Harold Foote, Geo. Preres, Wilson Garvey, Harold Holthe, John Kadish, Chas. Latimer, Geo. May, Frederick Platt, Robert Ross, Benjamin Senecal, Maxwell Stone, Robert Wier.

NILES—\$215,000

Harry Barman, Matie Fogarty, Susan Toth.

OWOSSO—\$150,000

Frank Hnevsy, Vertal Humphrey, Pavel Michalec, Harry Northway.

PONTIAC—\$2,770,000

Over \$26,574 paid in Industrial Claims
Glen Anderson, Thos. Dalgleish, Jr., Geo. Donley, Peter Gerden, Iden Hawkins, Harry Hickmott, Junior Lagerblade, Wm. Lasko, Lloyd McLain, Lester Meharry, Everett Millen, Russel Palmer, Claude Roark, Anton Shusta.

PORT HURON—\$575,000

Lester Bowen, Harvey Church, Alice

Gorman, Emery Hanneke, Jr., Edward Haynes, Elmer McIntosh, Wesley Morris, Fred Moulton, Wm. Raetz, Wm. Ryserson, Albert Telschow.

ROYAL OAK—\$335,000

Lloyd Lenhard, Gilbert Mertz, Chester Porter, Elmer Raymond, Herbert Rogers, Dowell Sparks.

SAGINAW—\$3,520,000

Over 37 Ordinary Claims
Over \$48,502 paid in Industrial Claims
Elsie Cronk, Fred Edwards, John Fahey, Clement Feldman, Harwood Gilbert (exec.), Norman Griffore, Allyn Gunlock, Chas. Hamather, Edward Heath, Ronald Hoff, August Hoppe, Lucius Kendrick, Christ Kuhl, Leopold Mendell, Herbert Mulholland, Henry Otto, Thos. Ryan, Geo. Webster, Carl Werner, Milo Yager.

WYANDOTTE—\$280,000

Carroll Allen, Geo. Botkin, Geo. Burke, Edward Davis, Wm. Gage, Daniel Hayes, Lillian Keller, Mary Willett.

YPSILANTI—\$175,000

Edith Banta, Lawrence Pelton, Willard Ricketts, Bert Sevey, Herman Waldenmyer.

OTHER MICHIGAN TOWNS—\$8,695,000

(Partial List)
●Albion: R. Clark, C. Mesler, C. Yost.—Alma: H. Babcock, W. Smith.
●Berkley: W. Dixon.—Birmingham: Mary Unger, J. Wenzl. ●Cadillac: Over \$131,041 paid in Industrial Claims.—Coldwater: C. Noblit. ●East Detroit: C. Beardsley, W. Redmond, P. Schaack. ●Grand River: Over \$83,875 paid in Industrial Claims.—Grosse Pointe: J. Cronenweth, W. Det-

Names in each town are only a partial list of claims paid during 1946.

KENTUCKY HOME MUTUAL LIFE INSURANCE COMPANY

LOUISVILLE, KENTUCKY

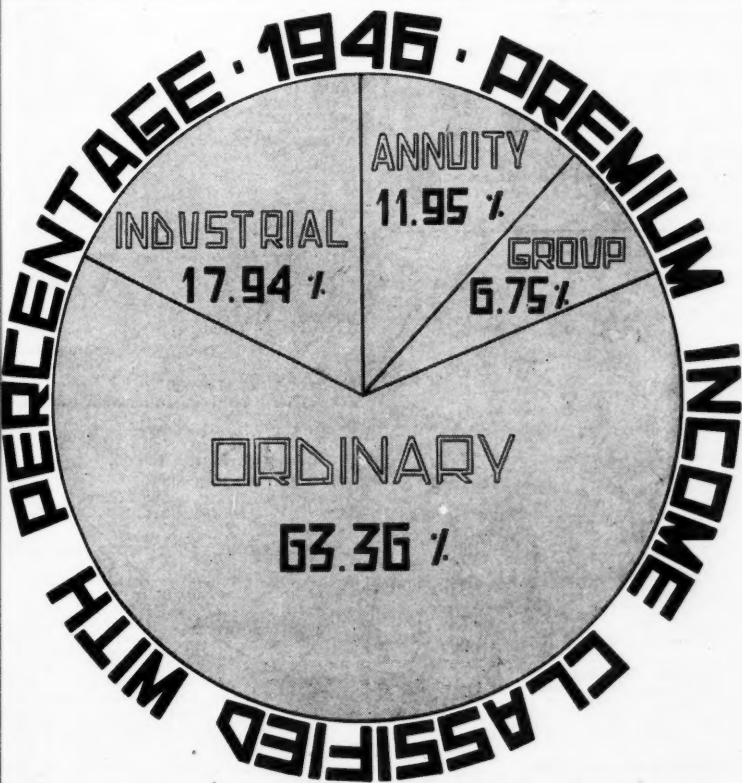
Owned and Controlled by its Policyholders

Offers A Complete Line of Life Policies

With Liberal Agency Contracts

THE SOUTH'S LARGEST MUTUAL
LEGAL RESERVE LIFE INSURANCE
COMPANY

ELLSWORTH REGENSTEIN, President



Premiums for ordinary and group insurance in 1946 were 70.11% of total premium income; in 1932 these accounted for 74.9% while for the 15 year period the average has been 70.8%. Industrial premiums in 1946 were 17.94% of the total, in 1932 they were 19.6% and in 15 years accounted for 18.9% of total premium income. Premiums for annuities increased from 5.5% of total in 1932 to 11.95% in 1946, through this time the average was 10.3%.

Michigan—Continued

Wiler, A. Ford, E. Hoffman, J. Hulverson, J. McMillan, M. Romanski, Grosse Pointe Farms: R. Beh, J. Carey, G. Waterman. Grosse Pointe Park: M. Dreher, J. Krausmann, H. Stamos, P. Tripp. Hamtramck: N. Stachow, F. Stenkel. Hillsdale: L. Denney, E. Havens, G. Kohn, O. Travis. Inkster: E. Reeves. Ionia: O. Barton, H. Kidder, K. Smith, Jr. Ironwood: Mary McGinley. Ishpeming: G. Barry. Ludington: H. Martin, C. Omstead. Marquette: Sela Blaisdell, J. Schrandt. Motor City: Over \$129,132 paid in Industrial Claims. Mount Pleasant: T. Harmon, T. Johnson, T. Moon, D. Ruppel.

•Negaunee: O. Nelmark, Maria Walkama. •Petoskey: O. McMahon. •River Rouge: P. Grant, A. Stenko; Over \$21,238 paid in Industrial Claims. •St. Clair Shores: J. Osborn, E. Upledger. St. Joseph: Louise Bartel, A. Mattingly, J. Rody (att'y.), C. Stratton, A. Zick. Sault Ste. Marie: H. Abbott, Rev. V. Kuusisto, Clara Loveless. Sturgis: D. Kane. •Three Rivers: L. Boulette, F. Klopp, W. Watts.

MINNESOTA

(For towns with fewer claims see end of list)

Total Payments \$61,200,000
Rank in Payments 13th
Rank in Population 19th
Payments Per Capita \$23.74
Ratio to National Per Capita Insurance Payment 1.074
Ratio of Social Security Payments in State to Life Payments190
Payments to State under the social security program \$11,628,158.

ALBERT LEA—\$220,000

Carl Bagley, Fred Brearton, Paul Pearson.

AUSTIN—\$345,000

Vaclav Brabec, Robert Heine, Jan Hudecek, Marie Kroc, Frank Mayzik, Julius Radel, Earl Rice, Milton Schmidt, Wm. Wells.

BRainerd—\$160,000

Annie Bislar, Ralph Hallquist, Rudolph Uddenberg.

DULUTH—\$4,690,000

Life insurance payments were \$46.43 per capita and averaged \$190 per family in the city.

Over 40 Ordinary Claims

Alfred Anderson, Wm. Arndt, Arne Bergum, Robert Burton, Carl Christensen, Helen Davern, Alfred Grande, Martin Haggerty, Raymond Higgins (pres. Kelley How Thomson Co.), Geo. Jarvin (dentist), Matthias Johnson, Paul Kelly, Charles Kozlovski, John Larrabee, Andrew Lindquist, Carl Mattson, Frank McCoy, Robert McDermott, Hugh McVean, Raymond Radosevich, Thos. Rogers, Eben Spencer, Peter Summers, Geo. Tweed (banker), Olof Westling, Geo. Ziemer.

FAIRBAULT—\$195,000

Geo. Bausch, Jacob Kramer, Nicholas Thelsen.

HIBBING—\$310,000

Gust Anderson, Wm. Clarke, Ole Johnson, Milton Manner, John Messner, Victor Olsson.

MANKATO—\$230,000

Willard Doerr, Chas. Dooley, Olise Jovaag, Carroll Lichtenberg, Eva Shepherd.

MINNEAPOLIS—\$23,180,000

Life insurance payments were \$47.08 per capita and averaged \$189 per family in the city.

Over 408 Ordinary Claims

Over \$57,046 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over
6—50,000 to \$100,000
13—25,000 to 50,000
44—10,000 to 25,000
39—5,000 to 10,000
77—3,000 to 5,000
74—2,000; 153—\$1,000

Wm. Albrecht, Carl Allen, Robert Allison, Clifford Anderson, Elias Anderson (pres. Crown Iron Works), Albert Berman, J. Blastedold, Lee Byard, Thos. Colwell, Chas. Damuth, Almond Jarlars, Carl Edlund, Bernt Eldsmo, Jacob Ettel, Louis Pink, Hans George, Louis Grodnik, Morris Hanson, Lee Hedund, Dr. Chas. Hobbs, Albert Hope, Stanley Houch, Geo. King, Walter Kroll, Harry Kyes, Thos. Linnell, Harry Lovejoy Harold Mallas, Rev. Elliott Marston, Leonard McKoy, Albert Meyer, Bernard Miers, Andrew Miller, Fred Moffet, Thos. Moslet, Wm. Mulcare, Glenn Murray, Elmer, Nelson, Matt Newberg, Eugene Nugent, Leslie Nye, Chas. Olson, Gustaf Olson, Thos. Pangalos, Otto Page, Herbert Park (att'y.), Rev. C. Pearson, Ferdinand Peschau, John Peterson, Nathan Rapoport, Rev. Reigstad,

Lavant Rice, Frank Rodgers, Cornelius Roles, John Rudeck.

Albert St. Martin, John Sather, Thos. Schaefer, Marland Schwocert, Harry Shacter, James Sharratt, Otto Shasky (dentist), Sabina Shaugnessy, John Siems, Thos. Simpson, Geo. Smith, Frank Stark, Geo. Sterling, Chester Sularz, Anders Sundheim, Lloyd Swiler, Geo. Taft, Roy Thornton, Joseph Thue, Frank Thull, John Templin, Phillip Trapskin, Edwin Voigt (realtor), Fred Von Bor-

WHITE & ODELL AGENCY, Inc.

Minnesota State Managers

Northwestern National Life Insurance Co.

1700 First National-Soo Line Building
Minneapolis, Minnesota

gersrode, Ewald VonStocken, Mabel Wade, Raymond Ward, Ernest Wentworth, Florin Wetch, Inga White, Jessie Williams, Wm. Wintheiser, Lawrence Youngblood, Fred Zadach, Frank Zajicek.

MOOREHEAD—\$115,000

Anna Carlson, Geo. Dienst, Martin Larson, August Stiening, Anton Volesky (retired).

OWATONNA—\$100,000

Donald Cress, James Doyle, John Pavak, Jan Pichner, Jr., Robert Stransky.

RED WING—\$110,000

Hilda Bernard, Frank Coonst, Effie Johnson, Florence Nibba, Louie Possehl, Ronald Rogers, Charlotte Wiggen.

ROCHESTER—\$455,000

Wm. Ewing, Frank Harrington, Emil Litchke, Joseph Monahan, Dr. Frank Smith, Dr. Louis Stuhler.

ST. CLOUD—\$330,000

John Crosby, Clyde Dragoo, Edward Hammond, Ferdinand Hartman, Bernard Keogan, Harry Lauer, Carl Molin, John Staples.

ST. PAUL—\$14,330,000

Life insurance payments were \$49.80 per capita and averaged \$211 per family in the city.

Over 230 Ordinary Claims

Over \$34,291 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over
2—50,000 to \$100,000
6—25,000 to 50,000
19—10,000 to 25,000
38—5,000 to 10,000
39—3,000 to 5,000
38—2,000; 86—\$1,000

Frans Anderson, Lawrence Berg, Ernest Biallis, Bernard Blomker, Merrild Burnham, Pasquale Deponi, Fred Dryer, Verne Fifer, Wm. Flannigan, John Fuerst, Lorraine Hansen, Ross Hatfield, Elmer Herzog, Clement Hiller, Clifford Hilton, Emil Jensen, James Kelehan (att'y.), Oscar Kessel, Edward Knoth, Harry Lawton (dentist), Wm. Lennon, Theodore Lin, John Malkin (realtor), Wm. McClintock, Wm. McLaughlin, Ralph McNally, Arthur McQuillan, Albert Neutzling, Edward Novak, James O'Brien, Ronald Orton, Frank Osburg, Arne Paulson, Ronald Perron, Keith Petersen, Olaf Peterson, Robert Pommerening, Clarence Redden, Albert Rindfleisch, John Russell, Geo. Samec, Harry Sansby (druggist), Jack Sensom, Thos. Shea, Helen Smith, Carl Sorlien, M. Stolee, Albert Taylor, Vernon Thompson, Dr. Joseph Tobkin, Marie Tompkins, Chas. Topping, Otto Treibel, Ant. Trojan, Michael Tschida, Furman Tuttle, Ernest Welander, Isaac Weinstein, Geo. Warton, Myrtle Woodburn, Raymond Ziemer.

VIRGINIA—\$140,000

Wm. Fisher, Roman Kupka, Matt Mattson, Vojtech Vanecek.

WINONA—\$450,000

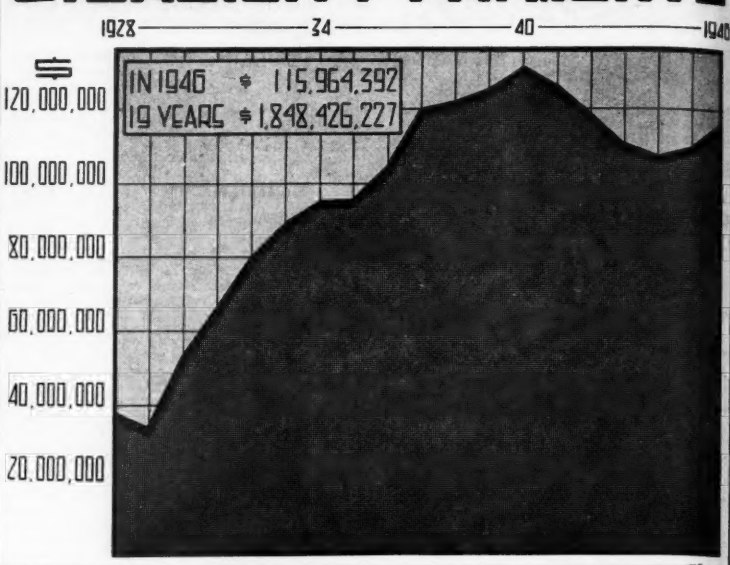
Robert Barrett, Augusta Fend, Louis Griesbach, Geo. Knowles, Morris Owen, Lucille Regh, Chas. Schuler, Wm. Spangler.

OTHER MINNESOTA TOWNS—\$4,650,000

(Partial List)

•Alexandria: R. Franklin. •Anoka: S. Cooper, Ida Wilberg. •Bemidji: H. Heim. •Chisholm: L. Tousignant. •Cloquet: H. Oja. •Crookston: C. Franz, A. O'Claire. •Detroit Lakes: O. Borstad, H. Olmstead, C. Stocking. •Eveleth: J. Dormer. •Fairmont: Leland Jensen, G. McKisson. •Fergus Falls: A. Barnard, C. Johnson. •H. Nelson. •F. VanWechel. •Grand Rapids: Mae Binet. •Hastings: P. Greten. •Hopkins: P. Dominick, A. Peshina, J. Peshina, A. Westburg, Adele Zak. •International Falls: H. Berg, Sophie Rapaway. •Little Falls: W. Andersen, Dr. E. Hall. •Marshall: H. Croft, A. Gits, R. Nylen. •Montevideo: Alma Christianson, Ann Johnson, G. Schwandt. •New Ulm: R. Pollel, G. Ries, J. Weddendorf. •Northfield: Rev. A. Anderson, R. Fletcher, C. Orr, E. Price, C. Sjulstad. •Robbinsdale: G. Nash, Myrtle Wickers. •St. Louis Park: E. Kehoe, L. Youngblood. •St. Peter: A. Dick. •South St. Paul: J. Bauer, R. Hale. •Stillwater: O. Sontag, Dr. A. Taylor, P. Utech. •Thief River Falls: R. Borgeson, C. Carlson, D. Fast, O. Swanson. •Two Harbors: R. Johnson. •Waseca: Oda Polzin, E. Wobschall. •Willmar: E. Peterson, W. Pearson, Rev. A. Vaaler. •Worthington: S. Engstrom, F. Hand, S. Swanson.

DISABILITY PAYMENTS



There was an increase of \$5,273,220 in disability payments making the total \$115,964,392 in 1946. In 19 years these payments amounted to \$1,848,426,227 and were 5.4% of all policyholder payments.

1928	\$ 38,042,717	1934	\$ 95,319,222	1940	\$131,519,200
1929	34,213,602	1935	96,656,355	1941	126,102,771
1930	53,536,934	1936	104,796,635	1942	118,750,312
1931	66,272,299	1937	120,468,528	1943	110,960,850
1932	80,414,134	1938	122,094,991	1944	107,545,400
1933	89,521,034	1939	125,555,163	1945	110,691,172
				1946	115,964,392

19 year total \$1,848,426,227

MISSISSIPPI

(For towns with fewer claims see end of list)

Total Payments \$16,200,000
Rank in Payments 36th
Rank in Population 23rd
Payments Per Capita \$7.26
Ratio to National Per Capita Insurance Payment327
Ratio of Social Security Payments in State to Life Payments211
Payments to State under the social security program \$3,426,134.

BILOXI—\$270,000

Eddie Arguelles, Bernal Brown, Johanna Eskald, Chas. Parker, Wm. Whitely, Chas. Wilkes.

CLARKSDALE—\$260,000

Chas. Bolen, Ellington Fant, James Jenkins (ins. agt.), Max Maas, Lamar Sellers (cotton buyer), Mary Shelby.

COLUMBUS—\$245,000

Clarence Bankhead, Frank Blakey, Wm. Brown, Samuel Caldwell, Hattie Freeman, Geo. Miller, Elbert Phillips, Ann Stoddard, Wm. Vail, Ray Waters.

GREENVILLE—\$735,000

Over \$17,792 paid in Industrial Claims
John Bowen, Archer Campbell (realtor), Sam Cook (att'y.), Geo. Cox, Wm. Reid (retired), Matthew Virden (lumberman).

GREENWOOD—\$510,000

Over \$14,354 paid in Industrial Claims
Will Bennett, Frank Bozeman, Dewey Carmack, Thos. Curry, Sam Dodd, Ethel Hagan, Willis Johnson, Chas. Lusco, Chas. McCurdy, Ray Parker, Wm. Tarver, Wm. Weaver, John Wells, Dr. Carl Wiggins.

GULFPORT—\$305,000

Over \$3,082 paid in Industrial Claims
Thos. Chenoweth, Wm. Coursey, Nick Duncan, James Grimes, John Joyce, Oliver McWilliams, A. Price, James Reeser, M. Rice.

HATTIESBURG—\$375,000

Peter Alamaras, Geo. Grantham, Noel Harman, Chas. Hayes, Wm. Phillips, Katherine Rogers.

JACKSON—\$3,220,000

Life insurance payments were \$51.45 per capita and averaged \$292 per family in the city.

Over 42 Ordinary Claims

Over \$46,473 paid in Industrial Claims
Robert Addison, Thos. Bailey (att'y. & governor), Frederick Bradshaw, Geo. Butt, Roy Campbell, John Carter, Thos. Chandler, John Coward, John De- cell, Jasper Forbes, Percy Hemphill, James Howell, Walter Jeffress, Chas. Jones, Ephraim Jones, Henry Kahn, Smeon King (druggist), Rush Knox (att'y.), Vernon Lancaster, Jr., Wm. McNeill, Jr., Prentiss Newman, Geo. Olive, Chas. Parker, Clyde Scott (contractor), Joseph Segura (Med. dir. ins. co.), Karl Shuman, Joseph Smith, Wm. Tarr, Naheen Thomas, Louie Wilkins.

LAUREL—\$280,000

Estus Blackwell, Ernest Edwards, Andrew Hickman, John Jones, Thos. Watson.

MERIDIAN—\$915,000

Over \$33,309 paid in Industrial Claims
Leslie Bevan, Daniel Brinson, Geo. Brown (planter), Grover Burnett, St. Herbert Hall (retired), James Hamrick, John Jones, Lewis Myers, Frank Smith, Maggie Tate, Alford Winstead.

TUPELO—\$155,000

Over \$8,093 paid in Industrial Claims
Garrett Parker, Geo. Randle, John Suttle.

VICKSBURG—\$685,000

Over \$19,487 paid in Industrial Claims
Rupert Cook, John Gilbert, Matt Gunn, Wm. Hossley, Henry Lay, John Montgomery, John O'Neill, Chas. Wilkerson (ins. agt.), Mary Wilson.

YAZOO CITY—\$165,000

Guy Harrell, James Johnson, Harry Milner, Dr. Doyle Seward, Dewitt Singleton, Joseph Stout.

OTHER MISSISSIPPI TOWNS—\$1,185,000

(Partial List)

•Bay St. Louis: Lucile Anderson, S. Engman. •Brookhaven: C. Everett, Myrtis Markette, D. Mareton, Matt Sharp. •Canton: J. Hart, E. Watson. •Cleveland: H. Butler. •Columbia: Helas Lewis, J. Pope. •B. Thompson. •Corinth: B. Dalton, C. Dean, S. Richey, E. Wheeler. •Kosciusko: W. Cain, J. Hines, J. Ousley. •McComb: W. Caston, J. Chitty, C. Guice. •J. McFadin, H. McGuffee, J. McNair. •Natchez: C. Lamb, Laura White. •Pascagoula: R. Grant, Jr., Sarah Grant, W. Harris, W. Lewis. •Percy: B. Cox, E. Stevens, Sr. •Starkville: Dr. J. Eckford, G. Oakley. •West Point: D. Davidson, Dr. F. Ivy, A. Jones, T. Mathews, J. Young.

Names in each town are only a partial list of claims paid during 1946.

MISSOURI

(For towns with fewer claims see end of list)

Total Payments \$88,800,000
 Rank in Payments 9th
 Rank in Population 10th
 Payments Per Capita \$23.68
 Ratio to National Per Capita Insurance Payment 1.071
 Ratio of Social Security Payments in State to Life Payments222
 Payments to State under the social security program \$19,735,059.

CAPE GIRARDEAU—\$305,000

Aud Clay, Wm. Hunter, Angelus Moll, Vest Myers, Dr. Geo. Walker.

CARTHAGE—\$160,000

Joseph Blackwood, Samuel Boggess, Murray Briery, Henry Cowgill, Walter French, Fred Roupe, Geo. Talley.

CHILLICOTHE—\$145,000

Ira Beals, Wm. Grace, Joe McElvain, Oliver Sampson, Donald Thompson, Brooks Wigely.

CLAYTON—\$915,000

Frank Ballak, Richard Bland, Moses Carrel, Frank Davis, Fred Dubinsky (realtor), Hanna Jansson, Sarah Margulis, Wm. Millus, Annie Mohn, Wm. Ravenscroft, Ado Rekert, Philip Watson, Jr., John Wentworth, Rosella Wolff, Nathaniel Yahlem.

COLUMBIA—\$295,000

Harry Bill, Jesse Bratton, Wilford Daly, Geo. Helm, Jacques Jenkins, Rose Jenkins, Arthur Jensen, Wm. Miller, Richard Palmer, John Sapp, Herschel Scheuer.

HANNIBAL—\$325,000

Geo. Busch, Frank Carey, Lucia Davis, Blaine Graham, Geo. Hammon, John Paulus, Adrian Ragan (dentist), Mary Rogers, Bertha Stobernack, Herman Waltherman, Carrie Whitby.

INDEPENDENCE—\$290,000

Calvin Atkins, Wilfred Burton, Marvin Corrigan, Geo. Flanagan, Claud Giffin, Sam Gold, Carl Green, Edgar Harris, Edward Holland, John Kiloh, Wm. Lee, Eugene McNair, Paul Miller, Henry O'Essell, Guy Poteet, Wm. Siegfried, Dr. Geo. Twyman.

JEFFERSON CITY—\$465,000

Over \$24,318 paid in Industrial Claims
 Lon Cross (banker), Louis Ott (lumber dealer), Joseph Parker, Beatrice Powell, Paul Sickinger.

JOPLIN—\$780,000

Clayton Bradford, Chas. Carman, Martin Doane, Thos. Fowler, Thos. Fugate, James Haggart, Henry Hornsby, Luther Huffman, Waldo Jarchow, Ernest Jeffries, James Lindersmith, Bessie Livermore, Edward Manning, John McLean, Wm. Phillips, Chas. Rainwater, Rose Spald, Jule Tesche, Herman Wallace, Scott Wiles.

KANSAS CITY—\$224,410,000

Life insurance payments were \$56.13 per capita and averaged \$206 per family in the city.

Over 383 Ordinary Claims

Over \$155,518 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—\$100,000 or over
 3—50,000 to \$100,000
 10—25,000 to 50,000
 28—10,000 to 25,000
 39—5,000 to 10,000
 91—3,000 to 5,000
 68—2,000; 141—\$1,000

James Agnew, Warren Ashford, Guy Bailey, Ross Beatty, Holton Bishop, Reginald Brewster (att.), Elmer Chaney, Andrew Clark, Wm. Dawson, Herbert Dierks, Clarence Dillard, James Drew, Russell Field (att.), Ralph Ford, Donald Gates, Chas. Gemlo, Francis George, Luther German, Walter Gibbons, Godfrey Giersberg, Paul Goodson, Max Gordon (tire dealer), Erle Gossard, Claud Groom, B. Hagerman, John Herding (att.), Floyd Harper, Jr., Frank Hart, Max Hecht, Burl Henley, John Hill, Dr. Henry Hittner, Wm. Jenkins (ealor), Wm. Jerrens, Arthur Johnson, Harry Kahn, Chas. Keith, Kenneth Kelly, Peter Kelly (banker), Wallace Kelly (owner Kelly Reppert Co.), Robert Kimble, Edward Knox, Andrew Kollas, Joseph Laschitz, John Lee, Dr. Jeremiah Leyser, Earl Lindauer, Wm. Linn, Edward Lorber, Henry Lower.

Wm. McBride, Archie McCune, Scott McDonald, Dr. Clarence McGuire, Frank McIntire, Matthew McKelvey, Norman McKenzie, Millard Meadows, Geo. Moser, LaFayette Moson, Ben Mossel (att.), Harry Muckel, Earl Mulkey, David Murphy (att.), David Newcomer, John O'Donnell, Frank Osborn (realtor), David Park, Guy Park (att.), Laurence Phister, Wm. Pirnie, Clyde Pratt, Morris Rypinski, Orval Schwab, Harry Scow, Donald Shaw, Leo Short, Conger Smith (att.), Isaac Stone, Harold Stewart, Albert Stillwell, Edward Swinney, Clarence Timanus (civil engr.), Louis Touton, Ernest Viall, Roy Voyles, Geo. Wallace, Louise Weiss, Maynard Whitehouse, Carl Wishrope, Jesse Wolf, Solomon Wolf, Wm. Woodbury, Herbert Wright, Dr. Chas. Wyatt, Irvin Wymore, Bennett Young, Wm. Young, Jr., Wm. Young.

KIRKWOOD—\$260,000

Donald Boden, Wm. Boeing, Eugene Chally, Andrew Coulter, John Morgan, Joseph Sager, Henry Schoknecht, James Thursby, Fred Wissmann.

MAPLEWOOD—\$210,000

Chas. Bueneman, Arthur Crum, Robert Cunningham, Robert Goree, Henry Lonsdale, Balser Megel, Herman Scheel, Albert Vaughn.

POPLAR BLUFFS—\$115,000

Lee Barger, Maymie Barnhart, Phyllis Pope, Palo Warren, Henry West.

RICHMOND HEIGHTS—\$285,000

Regina Duba, Louis Fehr, John Harris, Henri Henderson, Alice Irans, Frederic Wulfmeyer.

ST. CHARLES—\$120,000

Irvin Bruns, Alvin Hoffman, Chas. McCoy, Harlan Richardson, Frank Schneidermeyer, Herman Schulz.

ST. JOSEPH—\$2,830,000

Over 59 Ordinary Claims

Over \$29,443 paid in Industrial Claims

John Broadus, John Burns, Harry Carder (retired), Samuel Chequer, Anthony Dombrowski, Geo. Eastin (att.), Wilder Fox, Sylvester Fuge, Simon Gach, Carl Hamilton, Fred Harder, Gottfried Hirter, Otto Imbersted (att.), John Kennedy, H. Kleinbrodt, Herbert Krumme, Morris Lamborn, Joseph McNamara, Michael Miller, Roy Miller, Samuel Moorhead, Nicholas Petry, Vincent Ready, Aubrey Schatzman, Ernest Schreiber, Wm. Seaman, Chas. Shotwell, Pembroke Slater, Emma Steffens, Glen Summer, Glen Summers, Richard Tallaferro, Wm. Tootle, Oscar Willeford.

ST. LOUIS—\$34,150,000

Life insurance payments were \$41.85 per capita and averaged \$159 per family in the city.

Over 582 Ordinary Claims
 Over \$771,906 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$250,000 or over
 2—100,000 to \$250,000
 11—50,000 to 100,000
 22—25,000 to 50,000
 48—10,000 to 25,000
 57—5,000 to 10,000
 94—3,000 to 5,000
 119—2,000; 228—\$1,000

Gail Alle, Oliver Anderson, L. Baldwin (pres. Missouri-Pacific R. R.), Edward Banister, Herbert Berger, Sam Bondner, Stuart Bone, Dr. Edward Bonnot, Wm. Boxer, Frank Braudrick, Gustave Burgstead, James Burke, Adolphus Busch (pres. Anheuser Busch, Inf.), Jerome Casey, Ezra Chapman, Wm. Cole, Louis Conrad (pres. Conrad Grocery Co.), Edward Conwell, Morris Corn, Marshall Crouch, James Daly, Harry Dickson, John Doerres, Wm. Ellerman, John Enright, Rev. Frederick Ernst, Hyman Feldman, John Ferris, Jesse Fischer, James Forsythe, Wm. Frable, Henry Gauvin, Arthur Gillmann, Albert Goetz, Ferdinand Gottlieb, Chas. Gundlach (realtor), Wm. Haase (realtor), Edwin Hall, Clarence Harmonson, Harry Herman, Emmett Jennings, Alfred Johanning, Gerald Johnson, James Jones (att.), Arthur Jordan, Harry Kaufmann, Patrick Keeley (contractor), Lee Kenworthy, Harry Karry Kienker, Dr. Francis Kirsch, Geo. Kirsch, Thos. Langen (ins. broker), Joseph Lipic, Wilbert Letz, Moritz Lewis, John Maddox, Lawrence Mahan, John Martin, Jr., Claude McClue, Garland Merriott, Charlton Messick (exec.), Dr. August Meyer, Earl Miller, Joseph Morgan, Chas. Morrill (ins. broker), Thos. Morrissey, Lawrence Murphy, Allen Nopper, Hugh O'Brien, John O'Brien, Patrick

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OVER TWO HUNDRED NINETY MILLION IN FORCE

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Charles J. Mesman, Superintendent of Agencies

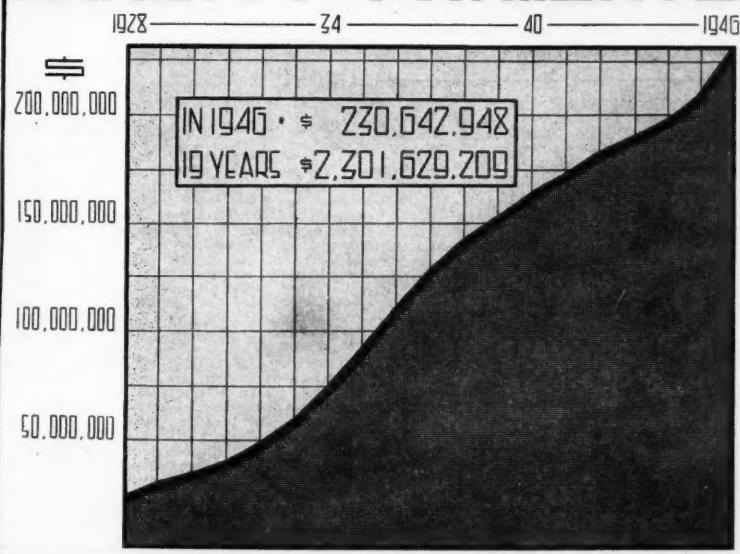
PAN-AMERICAN LIFE INSURANCE COMPANY
 NEW ORLEANS, U. S. A.

Crawford H. Ellis, President

Edward G. Simmons
 Executive Vice-President

Kenneth D. Hamer
 Vice-President & Agency Director

ANNUITY PAYMENTS



Annuity payments showed a sharp increase of \$20,027,553 to \$230,642,948 for the year, accounting for 12.9% of all payments to policyholders. These payments have doubled in ten years while in 19 years \$2,301,629,209 has been paid to annuitants.

1928	\$ 24,726,418	1934	\$ 75,387,095	1940	\$165,019,079
1929	30,844,516	1935	93,656,759	1941	173,607,632
1930	35,126,431	1936	112,720,824	1942	183,530,618
1931	41,050,744	1937	129,525,357	1943	190,871,842
1932	48,738,514	1938	143,802,345	1944	198,308,377
1933	59,825,056	1939	153,629,259	1945	210,615,395
				1946	230,642,948

19 year total \$2,301,629,209

Missouri—Continued

O'Connell, Joseph Outley, Zephaniah Owens, James Pairman, Eugene Peel (ins. adjr.), Philip Beiser, Jr., Claude Porter, Chas. Powell, James Queric, Theodore Rassieur (atty.), Joseph Rathouz, Louis Reidel (atty.), Dr. Chas. Reider, Ely Reznick, Joseph Rice, Frank Riefling, Edward Ritter, Wm. Rivers, John Robertson (atty.), Otto Rosskopf, Alfred Roudabush (atty.), Artemus Rowe, Isaac Rudman, Peter Ryan.

Edward Schaefer, Louis Schien, Elmer Schneider, Clifford Seiferth, Wm. Selson, Benjamin Shantz, Edward Sherrick, Dr. Hyman Spector, Eugene Spencer,

ADAM ROSENTHAL

District Manager

General American Life Insurance Co.

1501 Locust Street
St. Louis, Missouri

Nathan Stein, Philip Sturmfels, Wm. Tenim (dentist), Robert Tierney, Robert Tudenham, Franklin Underwood, Daniel Upthegrove (pres. St. L. & S. W. R. R.), Harry Victor, Frank Watts, Otto Weber, Wm. Webster, Chas. Wempner, Stewart Whitton, Wm. Wingfield, Roy Williams, Walter Williams, Alex Witte, Frank Witte, John Wolff, Guy Wright, Frank Wright (exec. Acme Paper Co.), John Wuerz, Frederick Wuest, Harry Yavitz, Joseph Young, Albert Zellweger.

SEDALIA—\$335,000

John Alquist, Geo. Anderson, Wm. Baker, Alonzo Bertholf, Samuel Bushey, Mary Garrett, Clifford Hicks, Wilmer Steeples, Elizabeth Wright.

SPRINGFIELD—\$2,865,000

Over 48 Ordinary Claims

Over \$14,833 paid in Industrial Claims
Chas. Adams, Fern Baker, John Beatty, John Blatterman, Chas. Brazael, Joseph Copening, John Farrington, James Gates, Everett Grubbs, Maude Hall, Eric Heinonen, LeRoy Hemenway, Wm. Hoffman, Edward Hughes, Floyd Jones, Wm. Kershner, Jan Kukal, Maggie Lacey, Wallace Martin, Blanche McCalister, Geo. McClelland, Cynthia McCurdy, Wm. McCurdy, Lloyd Miller, Max Phillips, Frank Powell, Orval Schwab, Mary Thompson, Harriet Tiffany, Roy Wallace, G. Weaven, Annie Wilkner, Ruby Wrinkle.

UNIVERSITY CITY—\$1,515,000

Ben Appel, Jesse Bridell (realtor), Raymond Burgher, Luellor Foley, Harry

Goldstein, Ferdinand Gottlieb, Henry Koseck, Elizabeth Maassen, Gustave Mauvais, Nathan Morse, Henry Presler, Bernard Sanders, Jacob Strauss, Theodore Tredup.

WEBSTER GROVES—\$790,000

Frank Bezdek, John Collins, Henry Gerhardt, James Johnson, Daniel Pacey, Otto Pfenninghausen, Edwin Ralls, Wm. Willcockson, Niel Winthers, Amy Wrieden.

OTHER MISSOURI TOWNS—\$2,550,000

(Partial List)

●Brookfield: S. Correll, A. Gannon, C. Johnson, F. Maxwell, E. Moore, M. Straub.—Charleston: E. Deal, R. Forgy, W. Moxley, L. O'Reilly, Jr.—Clinton: R. Jacobs, Frances Robinson, Opal Throckmorton. ●De Soto: Ellen Richardson, L. Sperry, F. Ware. ●Ferguson: R. Atchison, J. Harrison, E. Huffmaster, J. Owen, R. Sudekum.—Fulton: B. Hamilton, C. Reynolds. ●Kennett: J. Butler, N. Cowart, A. Gamble, W. Jackson, Caroline Nipper.—Kirkville: S. Gregory, A. Tracey. ●Lebanon: A. Creason, E. Hatten, R. Shafer.—Lexington: E. Anton, D. Bogle, H. Lindblad. ●Maryville: J. James, J. Matteson, T. O'Day.—Mexico: H. Hofsess, J. Sipple. ●Neosho: R. Branhan, R. Eldred, W. Gesner, E. Hennick.—Nevada: Bertha Appleton, B. Clark, F. Johnson, O. Johnston, W. Kluth, J. Molesworth, C. Parks, E. Robison, S. Smith.

MONTANA

(For towns with fewer claims see end of list)

Total Payments	\$7,200,000
Rank in Payments	43rd
Rank in Population	44th
Payments Per Capita	\$14.87
Ratio to National Per Capita Insurance Payment	.672
Ratio of Social Security Payments in State to Life Payments	.345
Payments to State under the social security program	\$2,486,049.

ANACONDA—\$185,000

Fritz Fredricksen, Michael Mahoney, Stephen Schmitz, Laurine Sundberg, Oral Weir.

BILLINGS—\$425,000

Julius Anderson, Geo. Davey, Milard Garland, Lee Horton, Oliver Koppe, Louis Lohmann, John Polesky, Jr., Frances Thompson.

BOZEMAN—\$110,000

Amanda Bowles, Martin Getchell, Eva Harris, Ray Holloway, Walter Huffine, John Kraker, Dexter Moser, Forrest Raser.

BUTTE—\$795,000

Nicholas Bangs, Francis Burns, Melvin Cahill, Louis Dreibelbis (retired), Wm. Eddy, Arthur Guay, Mary Hurley, Jacob Kaufman, Rudolph Lubick, Winifred McCarton, John Orchard, Robert Riley, Thos. Riley, Frank Schuhbauer, John Scovill, John Sheehan, John Visnes, August Vogel, Thos. Wilkinson.

GREAT FALLS—\$780,000

Dr. Clifton Albright, Helen Alford, Carl Bauer, Oscar Conrad, Homer Doran, John Daska, Phillip Eidell, Roy Gaunt, Samuel Gilmour, Edward Glennon, Virginia Graham, Rex Graves, John Hay, Francis Houle (dentist), Axel Lear, Leroy Ling, Michael Linnane, Lillian McLarion, Jerry O'Brien, Garnard Porter, Wm. Scott, Geo. Shanley, Jr., Harry Stevens, Chas. Wells.

HAVRE—\$75,000

Jennie Brubaker, Leon Clute, Wm. Gregoire, Ole Larson, Joseph McDonough.

HELENA—\$250,000

Peter Berg, John Erickson, Perry McGaffick, Gale McKain, Rinzo Ogata, Rev. John Sheehan, Rev. James Tougas, Rev. Francis Whelan, August Zoeller.

KALISPELL—\$90,000

Martin Dahler, Milton Hoidal, Andrew Horn, Donald Huck, Fred Luke, Wm. McCormack, Frederick Metcalf, Jr., Daisy Spriggs.

MISSOULA—\$245,000

Wm. Andrews, Lillian Holden, Geo. Jones, Theodore Lamb, August Mumm, Roland Nelson, Joseph Owens, Gordon Schechter, Richard Treimger, Robert Vallance.

OTHER MONTANA TOWNS—\$410,000

(Partial List)

●Glendive: Annie Henry, W. Rilla. ●Lewistown: B. Foshag, Caroline Rinker. ●Livingston: R. Burnett, Dr. P. Greene, H. Livingston, Mary Stebbins, E. Sybert, F. Wolf. ●Miles City: E. Pluhar, H. Swartz.

NEBRASKA

(For towns with fewer claims see end of list)

Total Payments	\$17,800,000
Rank in Payments	34th
Rank in Population	33rd
Payments Per Capita	\$14.49
Ratio to National Per Capita Insurance Payment	.665
Ratio of Social Security Payments in State to Life Payments	.297
Payments to State under the social security program	\$5,294,019.

BEATRICE—\$265,000

Myron Decker, Harry Dempster, Thos. Hart, Oliver Hunt, Frederick McGirr, Peter Thies, Anton Voortman.

COLUMBUS—\$95,000

Ethel Behlen, David Boyd, Josef Koutnik, Wm. Plageman, Emma Svoboda, Homer Tiffany.

FAIRBURY—\$105,000

Anton Ackerman (jeweler), Ida Berwin, Frederick Deffer, Chas. Deger, Wm. Evans, Paul Hoge, Chas. Swartz, Shirley Wahl, Agnes Wiggins.

FREMONT—\$145,000

Walter Adams, Jr., Hugh Copeland, Frank Foy, Gerald Howell, Victor Koyen, Anthony Plambeck, Leonard Samuelson, John Schultz, Leo Sholtz, Geo. Sweet, Perley Williams.

GRAND ISLAND—\$320,000

Ernest Baasch, Arnold Fehrenkamp, Sam Greenberger, Dorcas Hoge, H. Hansen, Lyman Hendershott, Bernice Wiegart, John Winkelman.

HASTINGS—\$375,000

Albert Brookings, Edgar Bruce (jeweler), Wilbur Chambers, Clyde Edwards, Roscoe Gaston, Delmar Hewitt, Harry Johnson, Kenneth Jones (druggist), Robert Meisenbach, Hubert Orcutt, Burgess Orr, Percival Renner, Wm. Simons.

KEARNEY—\$115,000

Ira Anderson (undertaker), Hazel Bowers, Wm. Daake, Chas. Gressley, Dale Hall, Louis Henning, Anna Keenan, Emmett Luby, Horace Mann, Frank McCammon, Fay Walcott.

LINCOLN—\$4,115,000

Life insurance payments were \$50.24 per capita and averaged \$201 per family in the city.
Over 113 Ordinary Claims
Over \$13,826 paid in Industrial Claims
Francis Alabaster, Leonard Bourke, Channing Brinton, Frank Brown, Fred-

erick Caldwell, Thos. Carroll, D'Veil Carveth (contractor), Leonard Chapin, James Cotton, Paul Davis, Frank Dejong, Wm. Doner, Leo Fisher, Frank French, Erhard Frost, Newton Gaines, Hallett Gildersleeve, Thos. Gillaspie, Geo. Graham, Gladys Graham, Louis Haack, Fred Haines, Fred Hall, Albert Hallman, Carl Harnsberger, Oscar Hill, Alva Ilish, Euclid Jenkins, Myron Johnson, Chas. Larson, Jerome Latsch, John McLain, Frank Miles, Wm. Rose (retired), David Rosenberg, Herbert Sandberg, Chas. Schwarting, Ira Searle (retired), B. Sheehan, Walter Sutfin, Victor Swanson, John Teeters, Robert Townsend, Linneaus Trout (druggist), Harry Wheeler, Rose Woodruff.

NEBRASKA CITY—\$95,000

Ida Chandler, Loren Smith, Homer Wilson.

NORFOLK—\$125,000

Stanley Broberg, Chas. Davis, Henry Henning, Arthur Kellner, Emilio Krutina, Frank Losey, Wm. Raasch, Homer Rink.

NORTH PLATTE—\$175,000

Olin Cressler, Ethel Hochstetler, Edmond Hunter, James Laird, Margaret Reynolds, Wm. Roarty, Daisy Young.

OMAHA—\$6,650,000

Life insurance payments were \$28.71 per capita and averaged \$122 per family in the city.

Over 305 Ordinary Claims
Over \$59,598 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—\$100,000 or over	1
1—50,000 to 100,000	9
9—25,000 to 50,000	20
20—10,000 to 25,000	19
19—5,000 to 10,000	65
65—3,000 to 5,000	53
53—2,000; 127—\$1,000	

Nicholas Abraham, Arthur Adams, Waldo Banker, F. Bilek, Abe Bolker, Leo Bozell, Francis Friscoe, Chas. Cady, John Conover, Wm. Cooney, Henry Cooper, Frank Czalkowski, John Dyas, Fred Eastman, Wm. Eckhardt, John Foster (dentist), Geo. Frost, John Gill, Carl Goucher, E. Grubb, Simeon Hatfield, Joseph Hickman, Frederick Hill, Hugo Honig, Herman Horeis, Albert Howell, Israel Iseman, Fred Jamber, Joseph Jousek, Martin Jorgensen, Alex Kaiser, Alva Kinney (retired), Herman Kurtz, Maurice Larsen, Irven Lewis, Emil Lucke, Daniel Macken, Geo. Marchek, Edwin Mattison (druggist), Joseph Matulka, Viril Miller, Henry Moeller, Henry Munson, Steve Murcek, Oscar Newton, Jr.

Timothy O'Connor (engr.), Frederick Olson, Richard O'Neill, Basil Overton, Vachav Pavlovic, Len Paxton, Luther Peight, Arthur Peterson, Lois Peterson, Nellie Reardon, Harry Richards, Carl Riekes (retired), Harry Rivett (lumberman), Henry Rohwer, Abraham Richards, Eva Sallander, Freeman Sampson, Chas. Schnell, Lizzie Scott, Josef Severa, Morris Shawcross, J. Siders, Lula Sip, Wm. Snodgrass, Orie Standley, Chas. Stenicka, Karel Stenicka, Catherine Sterba, Wm. Steyer, Louise Stirn, Emma Stolley, Carl Strand, Wm. Stryker, Lloyd Stuehmer, Arthur Tebbens, Obed Temple, Geo. Thompson, Christ Tracy, Per Turnquist, Alvin Ulrich, Harry Unitt, James Wachob, Frank Walker, Johan Walpus, John Walens, Wm. Wells, Dorothy Williams, Geo. Wood, John Wurth.

SCOTTSBLUFF—\$190,000

Winfield Anderson, Dr. Albert Cooper, Wm. Forsyth, Louis Garner, Paul Miller (atty.), Arthur Ross, Eva Wallace, Manuel Wilson.

OTHER NEBRASKA TOWNS—\$1,720,000

(Partial List)

●Alliance: C. Behm, F. Bollhoefer, H. Coursey, C. Holterf, C. Kooper, S. Pichell, G. Rust.—Auburn: R. Dunn, L. Gibson. ●Blair: R. Brown, L. Hansen, C. Koenig, G. Ohrt.—Broken Bow: F. Brueggmann, O. Finney, W. Harris, L. Hendrickson. ●Crete: F. Bauer, L. Hoppe, J. Juricek, M. Maca, E. Nesproy, J. Papik, L. Unger. ●Falls City: E. Bahr, F. Kennedy, F. Malsenbacher, D. Rieger. ●Gering: P. Anderson. ●Holdrege: J. Cain, G. Nelson, J. Richesson. ●Lexington: Y. Krings, K. Randecker, R. Stuckey. ●McCook: R. Harke, J. Lehman, D. Rouch, J. Weskamp. ●Ofallala: E. Stark, B. Zakr-gewski.—O'Neill: W. Harty, Catherine Keiser, Clara Miles, F. Oberle. ●Schuyler: Katerina Padnos, G. Schmidt.—Sidney: C. Hade, R. Jackson.—Superior: Claudia Adams, R. Bossemeyer, M. Gilliland, Mary Scott. ●Wahoo: E. Boessel, W. Sutton.—Wayne: J. Denkingel.—West Point: A. Prinz, F. Rundle, C. Schwinck. ●York: R. Beckord, G. Brooke, E. Kottke, J. Newell, F. Schirmer, R. Tavelin.

NEVADA

(For towns with fewer claims see end of list)

Total Payments	\$3,100,000
Rank in Payments	49th
Rank in Population	49th
Payments Per Capita	\$21.63
Ratio to National Per Capita Insurance Payment	.979

"Building Family Security"

For over sixty years Bankers Life of Nebraska has been "Building Family Security" for its policyholders and their beneficiaries. We are proud to have a part in an undertaking which has as its objective the protection of the American home.

Over \$82,000,000.00 has been paid to our Policyholders and Beneficiaries since 1887.

BANKERS LIFE INSURANCE COMPANY
OF NEBRASKA

HOME OFFICE

Since 1887

LINCOLN

Nevada—Continued

Ratio of Social Security Payments in State to Life Payments .150
Payments to State under the social security program \$467,775.

LAS VEGAS—\$150,000

Roma Fullerton, Dan Reeves, Wm. Scott, Maurice Woodworth.

RENO—\$535,000

Blake Aubrey, Mary Booth, Richard Hansen, Daniel Heaton, John Houlahan, Wm. Klaus, Geo. Thatcher (atty.), John Wash.

OTHER NEVADA TOWNS—\$370,000

Carson City: A. McCharles. ●East Ely: T. Lake. ●Elko: Hazel Bell, N. Hattoups. ●Fallon: W. Best, T. Jones. ●Hawthorne: J. Ward. ●McGill: F. McGregor. ●Ouyhee: C. Reinken. ●Sparks: W. Purdy, J. Tyrell. ●Tonopah: L. Abernathy. ●Wells: A. Myers. ●Whitney: E. Cassidy. ●Winnemucca: Alice Madariaga.

NEW HAMPSHIRE

(For towns with fewer claims see end of list)

Total Payments \$11,500,000
Rank in Payments 38th
Rank in Population 45th
Payments Per Capita \$24.95
Ratio to National Per Capita Insurance Payment 1.129
Ratio of Social Security Payments in State to Life Payments120
Payments to State under the social security program \$1,393,462.

CONCORD—\$940,000

Over \$26,729 paid in Industrial Claims
 John Abbott (retired), Roy Fraser, James Pringle, Thos. Sherman, Wm. Young (dentist).

MANCHESTER—\$2,110,000

Life insurance payments were \$27.19 per capita and averaged \$113 per family in the city.

Over \$75,548 paid in Industrial Claims
 Louis Boissonneau, Michael DeVine, Bessie Fineblit, Aaron Kavesh (merchant), Morris Resnik (retired), Edward Robitaille, Joseph Rybczyk, Raymond Welch.

NASHUA—\$795,000

John Collins, Geo. Randlett, Clement Zalanskas.

OTHER NEW HAMPSHIRE TOWNS—\$1,895,000

(Partial List)
 ●Alton: W. Allen (pres. Allen-Rogers Co.). ●Candia: L. Williams.—Cascade: R. Small.—Charlestown: L. Dubuc.—Claremont: Mabelle Breed, D. Brodeur, A. Millar. ●Derry: E. Lake.—Dover: W. Wat-

son. ●Farmington: A. Burtman.—Franklin: R. Wise. ●Groveton: F. McMahon. ●Keene: H. Amadon. ●Lebanon: Hope Denmore, G. Eccleston, F. Rose. ●New Durham: G. Hayes.—Newington: L. Beane.—North Stratford: C. Lowe. ●Peacock: G. Brockway.—Plaistow: R. Knights.—Portsmouth: H. Hamilton, F. McCarthy. ●Rochester: S. Hickok (corp. exec.), Dorothy Monroe. ●Somersworth: F. Nadeau.—Sunkook: J. Richards. ●Whitefield: R. Holden, W. McElrath.

NEW JERSEY

(For towns with fewer claims see end of list)

Total Payments \$161,600,000
Rank in Payments 6th
Rank in Population 9th
Payments Per Capita \$38.16
Ratio to National Per Capita Insurance Payment 1.726
Ratio of Social Security Payments in State to Life Payments031
Payments to State under the social security program \$5,127,093.

ATLANTIC CITY—\$2,165,000

Over \$25,252 paid in Industrial Claims
 Adelaide Bernstein, Mary Bernstein, Harry Epstein, Sarah Greenbaum, Vasil Handros, Homer Hillelson (undertaker), Donald Lamson.

BAYONNE—\$2,740,000

Dr. Chas. Larkey, Edward Marks (merchant), Dr. Maurice Shapiro, John Smith, Gaston Valle.

CAMDEN—\$5,770,000

Over \$209,891 paid in Industrial Claims
 John Behm, Florence Beith, Anna Kuzniash, Edward Margenweck, Mary Pawela, J. Stiles, Mary Tapinski, F. Willett, Serge Zalewski.

CLIFTON—\$895,000

Irene Bennett, Herman Henniger, Israel Koretzky (exec.), Louis Sell, Robert Wood.

EAST ORANGE—\$4,985,000

Garfield Bowden, Roscoe Dundon, Robert McBratney (linen importer), Wm. Robinson, James Webb (exec.), Wm. White (retired).

ELIZABETH—\$4,280,000

Over \$119,422 paid in Industrial Claims
 Thos. Brown, Wm. Diekneit, Edgar Moore (exec.), Frank Thompson.

IRVINGTON—\$1,515,000

Winfield Flag, Wm. Franz, Jr., Roman Zipek.

JERSEY CITY—\$15,710,000

Life insurance payments were \$52.17 per capita and averaged \$206 per family in the city.
 Over \$180,218 paid in Industrial Claims
 Geo. Bush, Ward Connell, Dr. S. Culver, Geo. Dornhoefer, Margaret Ericson, Geo. Hawkins, Melville Hodge, Mich-

ael Kekelis, Sr., Dr. Joseph Koppel, John Longa, Geo. Molsko, Barney Olsen, Antonio Quaglia, Chris Rossey, Alexander Sczesny, Jefferson Sears (broker), Michael Sheehan, Michael Tozzi, Mollie Wecker.

MAPLEWOOD—\$665,000

Andrew Hauser, Robert Hopkins, Frank Reinhard, Emile Scheitlin, Geo. Smith, Thos. Williams (asst. v. p. N. Y. Telephone Co.).

MONTCLAIR—\$3,080,000

Over \$8,434 paid in Industrial Claims
 Dr. Francis Finnerty, Walter Hull, Alexander Phillips (exec.), Henry Thurston, Joseph Tierney.

NEWARK—\$27,165,000

Life insurance payments were \$63.21 per capita and averaged \$258 per family in the city.

Over \$195,065 paid in Industrial Claims
 Gittel Anziz, Thos. Bell, Stafford Dougher, Max Fischbein, Morris Gelman, Sadie Greene (merchant), James Judge, Howard Lawrence, Max Lechter (dentist), Robert Lefferts, Jr., Katherine Lynch, James McConnel, Chas. Ostrowsky, Walter Rhodes, Henry Schoettly, Joseph Schornstein, Helen Sibiga, Harold Soltow, Adolph Swoboda, Werner Thomas, Robert Walsh, Herman Weppert.

NEW BRUNSWICK—\$1,575,000

Over \$82,453 paid in Industrial Claims
 Frank Bingert, Jerry Green, John Leka.

PASSAIC—\$2,485,000

Over \$113,191 paid in Industrial Claims
 Anita Coyne, Anna Korkas, Gerald Meany, Mario Sessa.

PATERSON—\$6,440,000

Life insurance payments were \$46.13 per capita and averaged \$166 per family in the city.

Over \$103,764 paid in Industrial Claims
 Samuel John, Dr. Andrew McBride, Louis Plekarsky, Oscar Puch, Geo. Seybert, Jr. (chief insp.), Frank Sluyter.

PERTH AMBOY—\$885,000

Over \$10,979 paid in Industrial Claims
 Harry Beagle, Helen Cooper, Monika Csirke, Nicholas Ducsal, Anna Dzubata, Borbala Hagedus, Dr. Alexander Klein, Catherine O'Hara, Hans Olson, Leonard Seidell, John Therkelsen.

SOUTH ORANGE—\$915,000

John Burke, Joseph DeForge, John Yohe (retired).

SUMMIT—\$965,000

Alexander Jeffries (telephone engr.), Merle McClellan (enr.), Anna Urban.

TRENTON—\$7,430,000

Life insurance payments were \$59.58 per capita and averaged \$274 per family in the city.

Over 70 Ordinary Claims

Over \$102,522 paid in Industrial Claims
 Frances Benisz, Sadie Buklad, Barbara Burkhardt, Kazimir Dombrowski, Wm. Gravatt, Anna Karh, Samuel Kershaw, Owen Kite, Emma Kuhn, Adam Libensperger, Geo. Louden, Julia Lupsa, Harold Mayhew, Willard Patterson, Emma Percy, Morris Perlitch (broker), Barbara Price, Wm. Riedel, Anna Sabol, Samuel Sheppard, Ernest Tessein, Agnes Uzenska, Helen Wargo.

ARTHUR LEWIS, GEN. AGENT

Pacific Mutual Life Insurance Company

"The New & Unusual Savings Plan"

1180 Raymond Blvd., Newark 2, New Jersey

Offices — Elizabeth — Passaic — Union City

UNION CITY—\$945,000

Geo. Burgmeyer, Anton Dite, Sam Malakoff, Louis Morton.

WESTFIELD—\$785,000

Howard Alger, Robert Allardice, Maud Mereness, Chas. Murphy, John Rau.

OTHER NEW JERSEY TOWNS—\$28,440,000

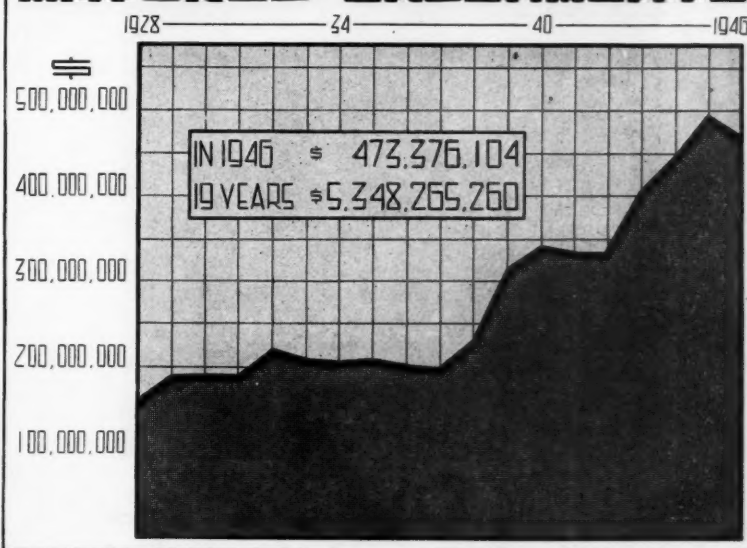
(Partial List)

●Allentown: Over \$78,834 paid in Industrial Claims.—Asbury Park: Josephine Leistschitzky, Bettie Tepper; Over \$8,189 paid in Industrial Claims. ●Bloomfield: W. Blood, H. Boschen, C. Bretz, Jr., A. Toro.—Bridgeton: N. Yellin. ●Carteret: Esther Juhasz, Anna Junger, Mary Kovacs, Thelma Jones, C. Marcus.—Cranford: W. Born, Ira Cummings, G. Schwarz. ●Dover: Edna Scavelli; Over \$3,135 paid in Industrial Claims. ●Englewood: L. Reilly. ●Garfield: Mary Calinie, D. Capko, A. Czop. ●Hackensack: A. Frazer, Rev. H. Hansen; Over \$88,644 paid in Industrial Claims.—Haddonfield: R. Barnwell.—Harrison: Ethel Beel, J. Mulvenan.—Hoboken: Over \$106,466 paid in Industrial Claims. ●Linden: F. Beck, G. Gresczuk, J. Hajduk, C. Henry.—Long Branch: F. Breece.

●Millburn: H. Wolf (atty.).—Morristown: Dr. R. Glanville, A. Loud. ●North Bergen: H. Margolis.—North Plainfield: W. Coddington.—Nutley: E. Brandow, Margaret Rowland. ●Orange: J. Freeman (v. p. P. Lorillard Co.); Over \$73,796 paid in Industrial Claims. ●Palisades Park: M. Oxley; Over \$84,225 paid in Industrial Claims.—Pennsauken: Ira Hall.—Plainfield: F. Ely, W. Newcorn; Over \$4,935 paid in Industrial Claims. ●Rahway: J. Paumann, Jr.—Red Bank: E. Richard, A. Worden.—Ridgefield Park: J. Freuden-

Names in each town are only a partial list of claims paid during 1946.

MATURED ENDOWMENTS

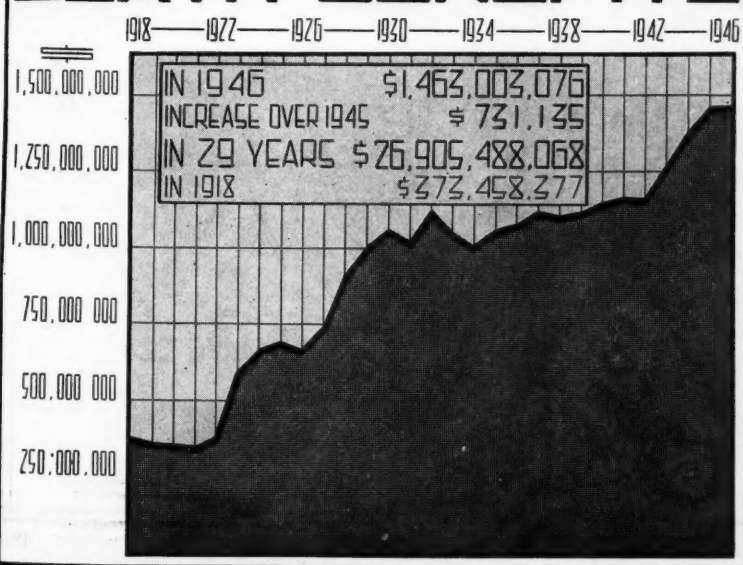


Endowments matured for a value of \$473,376,104 showing a decline for the year, however, they accounted for 26.5% of all policyholder payments. In the past 19 years endowments have matured for \$5,348,265,260 for 15.8% of all payments to policyholders. The 1946 figure is more than double the amount nine years ago.

1928	\$162,964,456	1934	\$206,415,318	1940	\$340,660,838
1929	187,417,221	1935	207,319,001	1941	333,772,285
1930	190,494,499	1936	202,402,873	1942	334,116,204
1931	188,015,670	1937	201,206,548	1943	403,278,258
1932	219,461,649	1938	231,202,251	1944	447,828,401
1933	208,366,107	1939	314,443,200	1945	495,524,377
				1946	473,376,104

19 year total \$5,348,265,260

DEATH BENEFITS



Death benefits increased but slightly in 1946 and totaled \$1,463,003,076. In the period of 29 years the average daily payment to beneficiaries was \$2,540,170 for a total of \$26,905,488,068 and accounted for 39.9% of the total paid out. These benefits are nearly four times the amount paid in 1918.

New Jersey—Continued

berger.—Ridgewood: J. Blauvelt, Ammie Halsted (acct.); Over \$173,341 paid in Industrial Claims.—Roselle: Helen Blake.—Rutherford: G. Hamlin, E. Hensle, Jr. ●South River: A. Lach. ●Teaneck: G. Prather, J. Toomey. ●West New York: Marie Cappelletti.—West Orange: L. Wolfe.—Woodbridge: J. Smeck, Anna Zeleniak.

NEW MEXICO

(For towns with fewer claims see end of list)

Total Payments \$6,500,000
Rank in Payments 44th
Rank in Population 42nd
Payments Per Capita \$12.17
Ratio to National Per Capita Insurance Payment550
Ratio of Social Security Payments in State to Life Payments260
Payments to State under the social security program \$1,750,305.

ALBUQUERQUE—\$1,145,000

Pete Apodaca, Peter Arris, Ida Berndson, James Bezemek, Frank Bibin, Jessie Blessum, Solomon Burton, Ray Carmichael, Herbert Cheek, Mansel Clark, Jr., Clarence Cudigan, Harry Davidson,

●Espanola: Adelaide Salazar. ●Forrest: W. James.—Fort Bayard: P. Newkirk.—Elma Davis, Harold Dew, Philip Durden, Kendrick Fairchild, Alice Florersch, Ina Hankins, Wm. Holman, Geo. Johnston, James Love, Wilma Mooney, Thaddeus Mossman, Dr. Ira Nelson, John Reynolds (retired), Charlotte Ritter, David Semple, Alonzo Stewart, Maria Vargas, Wm. Vanhue, Lee Williams.

CARLSBAD—\$110,000

Lois Antle, John Kenzard, Lester Myers.

CLOVIS—\$140,000

Leslie Hyman, Fannie Pemberton, Porter Roberts, John Walker.

DOBBS—\$90,000

John Broyles, Roy Green, Ben Jarboe, Beulah Johnson.

LAS VEGAS—\$115,000

Mary Hagest, David Harris, Con Jackson, Leslie Roberts, Wm. Stapp, Nathan Weil.

ROSWELL—\$150,000

John Boykin, Robert Brown, Gray McKown, Eula O'Neal, James Wheeler (retired).

SANTA FE—\$305,000

Henry Alarid, John Granito, Jose Lujan, Moises Perea.

TUCUMCARI—\$80,000

Leslie Bugg, Ted Faulkner, Gerald Floeck, Frank Gibson, Wyatt Nations.

OTHER NEW MEXICO TOWNS—

\$1,210,000

(Partial List)

●Anton Chico: Barbarita De Marquez.—Arrayo Hands: N. Abila.—Artesia: D. Hannah, J. Myers. ●Belen: Emma Radcliffe, W. Roberts, W. Tolbert.—Bernalillo: G. Rinaldi. ●Clayton: A. Montiet, K. Wight.—Cloverdale: W. Rob-

ertson. ●Deming: E. Hodson, Myrtle Huntsman.—Dexter: Rev. J. Anderson. Fort Sumner: Dora Wright. ●Gallup: A. Herrera, Dr. W. Whitted, Virginia Williamson.—Grenville: W. Jones, W. Leverett.—Guadalupe: A. Barela. ●Hatch: Lillie Cox.—Hayden: P. Jueschke.—Hot Springs: Esther Wheeler. ●Las Cruces: F. Hayner, J. Truitt.—Las Lunas: Maria Padilla.— Lordsburg: J. Melugin.— Lovington: R. Blight. ●Magdalena: J. Kelly.— Monument: V. Carille.—Mountainair: W. Stradley. ●Parkview: A. Gallegos.—Portales: J. Carrico. ●Raton: F. Gillespie, Betty Griffith. ●Santa Rosa: L. Thurston.—Silver City: H. Hall.—Socorro: C. Pippin.—Springer: Elizabeth Beazley, G. Minton. ●Taos: P. Baca.—Tierra Amrulla: J. Trujillo. ●Wagon Mound: Dr. J. Steele.

NEW YORK

(For towns with fewer claims see end of list)

Total Payments \$510,400,000
Rank in Payments 1st
Rank in Population 1st
Payments Per Capita \$39.69
Ratio to National Per Capita Insurance Payment 1.795
Ratio of Social Security Payments in State to Life Payments054
Payments to State under the social security program \$27,890,149.

ALBANY—\$8,220,000

Life insurance payments were \$62.98 per capita and averaged \$235 per family in the city.

Over 97 Ordinary Claims

Over \$215,833 paid in Industrial Claims

Henry Allmendinger, E. Bush, Frederick Carroll, Frank Cooper, Robert Hunter, Julius Ilch, Joseph Kerrigan, Milton Levison, Chas. McGarvey, Jacob Melnick, Leon Mendleson, James Montgomery, John Murphy, Vincenzo Patane, Geo. Perkins, Henry Peters, Allen Phillips, James Quinn, Wm. Stephens, Michael Tobin, C. Trask, Samuel Winis.

AUBURN—\$1,025,000

Over \$58,998 paid in Industrial Claims

Dr. Harry Bull, Dr. Howard Dav-

enport, Chas. Douglas, Harry Ferguson, Frederick Langham, Joseph Sotinski.

BINGHAMTON—\$5,925,000

Over \$51,205 paid in Industrial Claims

Bennett Agana, Clarence Armstrong, John Cady, John Clements, Geo. Dann, Lee Davenport, Nicholas Hancock, Bernard Hayne, Raymond Keesler, Howard LeTourneau, James McDewitt, Earl McInnis, Floyd McLean, Wm. Pellor, John Phillip, Frank Singer.

BRONX—\$10,195,000

Over 196 Ordinary Claims

Chas. Adler, Dorothy Beottcher, David Bernstein, Louis Cohen, Giovanna DeStefano, Helen Egan, Isaac Funt, Joseph Goldman, Marie Hartmann, Max Katzman, Walter Kloman, Max Kraus (wholesale meat), Alfred Leikow, Thos. Murphy, Henry Parnes, Raffaele Ramalli, Lavick Rosenberg, Sam Shulman, Samuel Shupnik (merchant), Grant Vaskanyan, Jacob Widger.

BRONXVILLE—\$1,995,000

Life insurance payments were \$19.14 per capita and averaged \$80 per family in the city.

Over 728 Ordinary Claims

Over \$1,387,633 paid in Industrial Claims

CLAIMS BY AMOUNTS:

7—\$50,000 or over
16—25,000 to 50,000
42—10,000 to 25,000
61—5,000 to 10,000
188—2,000 to 5,000
156—2,000; 260—1,000

Walter Andersen, Martin Andron, Nicholas Arrigo, Joseph Berk, Philip Bernstein, Reidar Betsch, Dr. J. Elias, Chas. Brown, Nathan Cameron, Wm. Carroll, Max Cohen, Nat Cohen, Reuben Cohen (mfr.), Joseph Conroy, Hyman Dashman, Nathan Effros, Frank Ferguson, Salvatore Fiore, Walter Freudiger, Sarah Fried, Chas. Furman, Frank Garthoffner, Samuel Goldfarb, Abraham Goldstein, Edgar Goncalves, Louis Hanerfeld, Carl Henderson, Karl Herbold, James Hickey, Joseph Holland, Chas. Horstmann (retired), Wm. Hotter, Frederick Johnson (v. p. Boss Mfg. Co.), Jack Joseph, Daniel Kelly, Geo. Kingsley, Margaret Kramer, Edwin LaRoche, Isidore Lasky (merchant), Angelo LaSpina, Abraham Levine, Paul Lynker, David Manheimer, Max May, James McCormick, Joseph McElroy, Joseph Menoff, Abraham Miller, Carl Miller (retired), Henry Minkoff, Harold Nelson, Frank Parcels, Mary Powers, Joseph Rockwell, Moe Rosenbaum, Dr. Mason Ross, Chas. Segel, Robert Thomson, Joseph Warren, Joseph Young.

BUFFALO—\$34,485,000

Life insurance payments were \$59.87 per capita and averaged \$246 per family in the city.

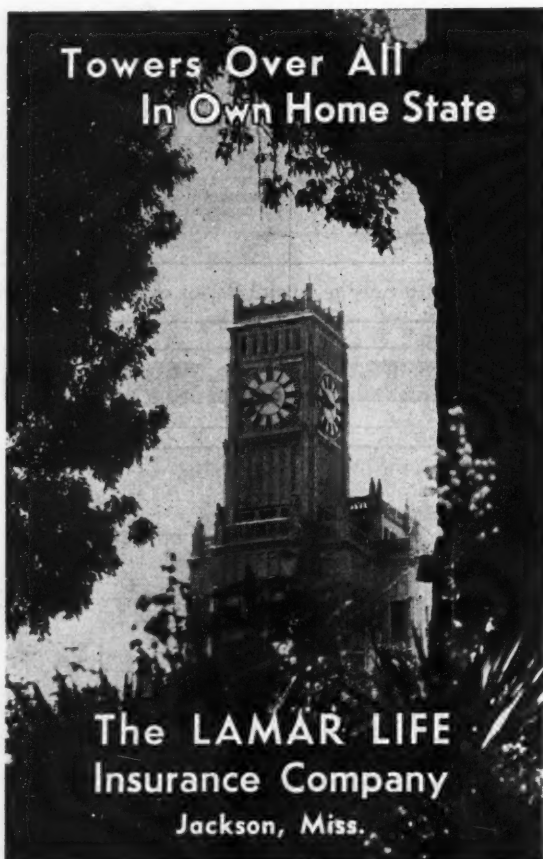
Over 275 Ordinary Claims

Over \$315,223 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$100,000 or over
3—50,000 to 100,000
6—25,000 to 50,000
26—10,000 to 25,000
23—5,000 to 10,000
52—2,000 to 5,000
49—2,000; 115—1,000

Michael Allanello, Geo. Blank (real- tor), Carrie Brown, Herbert Brown, Robert Bullock, Joseph Conrad, Almon Cooke, Geo. Crimmen, Frank Davis, Jerome Edwards, Geo. Elrick, Rose Fargey, Harold Foley, John Gawron, Edward Grieb, John Kozywicki, Frances Malecki, Libby Man-

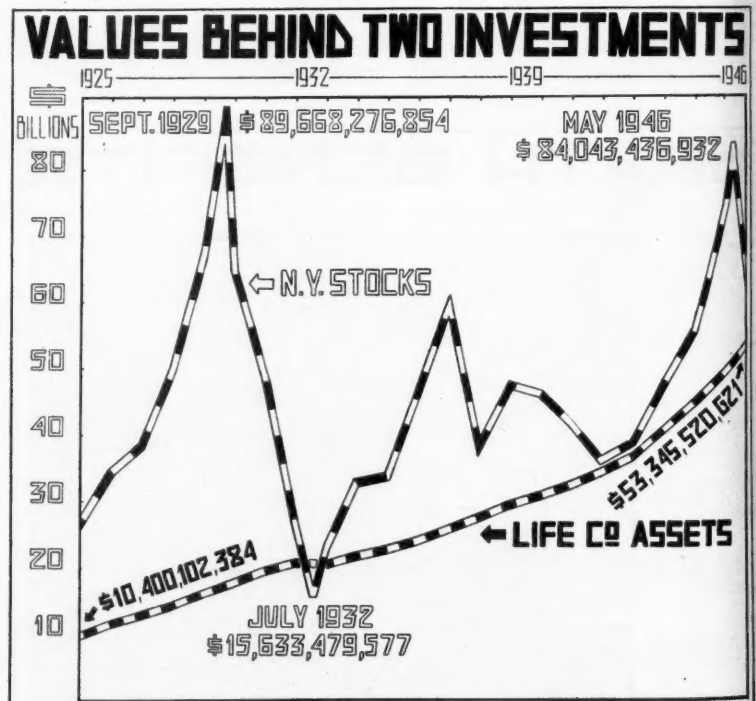


**Towers Over All
In Own Home State**

**The LAMAR LIFE
Insurance Company**
Jackson, Miss.

Provides liberal agency contracts direct with the Company, allowing excellent first year commissions and continuous renewal commissions.

Operates in Alabama, Arkansas, Louisiana, Mississippi, Tennessee, and Texas.



From the 1929 peak value in stocks, both common and preferred, to the end of 1946 there was a decline in market value of \$21,073,365,210, while in this time the assets of life insurance companies increased in value \$34,780,508,086. In this period the payments made by life companies to policyholders and beneficiaries exceeded cash dividends paid on stocks by about \$9.5 billion. Between Sept. 1929 and July 1932 stock values declined \$74,034,797,277 to 17% of peak values.

New York—Continued

Frederick Marbusch, Thos. McGarry, Norman McNamara, Thos. Metzger, Chas. Mulledge, Archie Page, Herbert Peter, Thos. Powell, Jacob Siegrist, T. Smith, Geo. Sturgeon, Albert Sullivan, John Sullivan, Wm. Templeton, Stefania Todak, Catherine Vaccaro, Joseph Walter, James Waters, H. Webster (atty.), Konstancya Zielinska.

ALBANY—\$2,330,000

John Bachert, Wm. Burns, James Conom, Chas. Giffether, Thos. Hyde, Ethel Lanterman, Fred LeValley (exec.), Louis Lovitch, Helen Malone, Mary Personius, Fred Roberts, M. Shriner.

FOREST HILLS—\$925,000

John Burt, Geo. Epple, Louis Moritz, Samuel Rieser.

LOCKPORT—\$515,000

Herbert Andrews, Samuel Miner, Alvin Siedhoff, Cecil Watson.

LONG ISLAND CITY—\$5,250,000

Over \$161,966 paid in Industrial Claims
Frank Bibin, John Fitzgerald, Christian Jensen (civil engr.), Curtis Smith, Terence Shannon, Frederick Ullmann, Arpad Varga.

MOUNT VERNON—\$4,970,000

Over \$132,674 paid in Industrial Claims
Leah Alkan, Homer Brockett, Herman Cerf, Leo DiMarco, Beskie Halle, Harry Meyers, Joseph Plenninger, Milton Redlich, Robert Snyder, Anthony Sposato, Dr. Geo. Walter.

NEW ROCHELLE—\$3,765,000

Frieda Bach, Edith Beckett, Wm. Osterholz, Albert Ritts, Dr. Kenneth Wallace.

NEW YORK CITY—\$183,610,000

Life insurance payments were \$38.60 per capita and averaged \$174 per family in the city.
Over 1190 Ordinary Claims
Over \$1,063,530 paid in Industrial Claims

CLAIMS BY AMOUNTS:

3—\$500,000 or over
3—250,000 to \$500,000
15—100,000 to 250,000
35—50,000 to 100,000
60—25,000 to 50,000
117—10,000 to 25,000
149—5,000 to 10,000
286—3,000 to 5,000
203—2,000; 318—\$1,000

John Alster, Abram Altheimer (exec.), Alois Atzenback, Wm. Bagley (retired), Hastings Baker, Geo. Barlow, Elsig Bartfield, Leon Basil, Max Beckman, Alfred Beer, James Beha (atty.), David Bloom, Dr. John Bohrer, Wm. Boody, Samuel Bookman (chemist), Howard Bowen, Jr., Alice Brady, Jules Brulatur (exec.), Joseph Burns, Mary Burrill, Daniel Carlin, Jacob Carlinger (retired), Sydney Caulfield, Joseph Clevenger, Gilda Corliss, James Cumisky, John Curtis, John Darjany, Graham Davis, Joseph Diamond, Edward Doherty, Wm. Donny, Aaron Dotey, Julius Dreyfus, Mitchell Drucker, Edgar Duffield, Martin Elssler, Wm. Falb, Wm. Farrel, Jeff Pickling, Barnett Fine (exec.), Harry Flynn, Coleman Foley, Meyer Forman, Adelard Fournier, Alvin Freilich (exec.), Milfred Garner, Edward Godby, Chas. Goldman, Joseph Goldman, Arthur Goldschmid, Murray Goldstein, Maurice Goodman, Simon Greene, Isaac Greenspan (retired), Max Greenwald (exec.), Chas. Gregory, Chas. Griffith, Royal Gunnison.

Arthur Haber, Chas. Hansen, Calvin Harris, Boies Hart, Archie Hatch, Louis Herman, Brodie Bigley (atty.), Geo. Hill (pres. American Tobacco Co.), Mark Hyman, John Hynes, David Jones, John Kane, Meyer Katz, Solomon Katzenstein (retired), Dr. Henry Kendall, Julius Keveson, Julius Kline, Peter Kordelis, Frank Kristeller, Demetrius Lardas, Glen Lathom, Meyer Lehrer, Isidor Levey, Maurice Levy, Louis Lowy, Chas. Lynn, John Macaluso, Ward MacNeal, Chas. Martin, Laurence Maxson, David McHugh, Lawrence McKenna (asst. dist. atty.), Margaret Mines, Donald Mullaly, Ada Norbeck, John Nugent, Lee Perrin (atty.), John Phelan, Wilbur Ponton, Forrest Raynor (retired), Murray Rose (atty.), Geo. Rooby, John Rosenstein, James Rossin, Dr. Paul Rudman, Leslie Sackett, Harold Sandberg, Herbert Sauer, Wm. Scadron, Bernard Schmidt, Martin Schmidt, Sam Schwartz, Jacob Schwarz, Abe Silver (retired), Samuel Smith, Harlan Snyder (retired), Dr. Lyman Spalding, Abraham Stein, Wm. Stern, Isidor Stettenheim, Hearn Street, Robert Sweeney, Sigmund Thau, Edward Van Berlo, Henry Walker, Edward Watts, David Weiner, David Weinstein, Wm. Weiss, Geo. Weledinger, Victor Werner, Walter Williams.

NIAGARA FALLS—\$4,180,000

Over \$45,508 paid in Industrial Claims
Joseph Altman, Donald Baekler, Wm. Briggs, Angelo Constantino, Wm. O'Hearn, Albert Sparks, John Wasnidge.

ROCHESTER—\$18,635,000

Life insurance payments were \$57.33 per capita and averaged \$227 per family in the city.
Over 194 Ordinary Claims
Over \$168,932 paid in Industrial Claims
Wm. Abson, Harold Brainerd, Frank Brenneman, James Buchanan, Jr., Andrew Casey, Frank Decker, Harold Deshon, Roger DeWolf, Will Dildine, Milo Estes, Dr. James Flynn, Henry Gunn, Robert

Harris, Benedict Hert (dentist), S. Hickok, Geo. Kerr, John Kinney, Louis Lackenbach, Ivar Lundgaard, John McManus, Carl Milbredt, H. Miller (exec.), Willard Page, Chester Phelan, Wm. Shell, Theodore Statt, Albert Stewart, Daniel Suter (realtor), Edward Stierly, James Tighe, Frank Van Hoesen, Willard Wesch, Frank Young.

ROME—\$760,000

Donald Arnold, Donald Currie, Joseph Gardner, Edward Gleckner, Leo McCarthy, Kenneth Rocker, Harriet Rogers, Alice Shanley, Michael Smith, Asa Wetherbee.

SCARSDALE—\$935,000

Herman Adler, Florence Jones, Arthur Kleeman, Theodore Langley, Robert Teat.

SCHENECTADY—\$5,340,000

Life insurance payments were \$61.02 per capita and averaged \$214 per family in the city.

Over 54 Ordinary Claims

Over \$90,401 paid in Industrial Claims
Geo. Avery, Jeanne Carduner, Geo. Diggle, Robert Dougherty, Matthias Doyle, John Ericson, Geo. Hallock, Frank Johnson, Agatha Keighler, Herbert Kin-kaid (retired), Frances Mulcare, L. Swan, Lawrence Swanker, Bessie Veeder, Duane Vroman.

SYRACUSE—\$12,910,000

Life insurance payments were \$62.67 per capita and averaged \$243 per family in the city.

Over 139 Ordinary Claims

Over \$111,263 paid in Industrial Claims
Frank Amato, Jesse Case, Wm. Field, John Harnel, Clara Henderson, Samuel Jones, Wesley Lambert, Edna Littleau, Margaret McAuliffe, James McLusky, Jr., Geo. Moore, John Nardiello, Dr. Frederick O'Connor, Bernard O'Hara,

Haden Patten, Ernest Reid, Claude Roberts, Sr., Aloysius Schuh, Arthur Springer, Jane Stone, Wm. Taylor, I. Tighe, Paul Vernon.

TROY—\$4,220,000

Over \$234,045 paid in Industrial Claims
Anna Fitzgerald, Richard Fitzgerald, Hiram Haynes, Vito Marchese, Wm. Mitchell, Lewis Smith.

UTICA—\$7,135,000

Life insurance payments were \$70.99 per capita and averaged \$257 per family in the city.

Over \$112,173 paid in Industrial Claims

R. Austin, John Clark, Benjamin Fisher, Harold Geary, Ralph Jones, Zy-gwant Majewski, Edward O'Reilly, Mary Organisausk, Leo Pryne, Marcus Solomon, Piote Sudol, Frank Tupaj, Parry Williams.

YONKERS—\$6,315,000

Life insurance payments were \$44.28 per capita and averaged \$192 per family in the city.

Over 40 Ordinary Claims

Over \$119,765 paid in Industrial Claims
Marie Blood, Evelina Massa, Nathan Wasenfeld, Raymond Zaczko.

OTHER NEW YORK TOWNS—\$32,740,000

(Partial List)
•Amsterdam: Over \$51,183 paid in Industrial Claims. •Batavia: H. Hudson. •Cohoes: J. Trombley. •Dunkirk: E. Lawrence, F. Stapf. •Endicott: E. Furry. •Floral Park: G. Eldridge, F. Peterson, R. Phillips. •Flushing: C. Bick, Jacob David, Wm. Donahue, F. Ehrlich, H. Engle, N. Haaren, J. Harvey, H. Kempler, F. Renold, J. Rufenacht, Dr. J. Wickham, T. Williams. Over \$174,638 paid in Industrial Claims. •Freeport: E. Robins, A. VanEn. •Fulton: W. Bldwell, P. Carpenter, J. Gillespie, Laura Stewart. •Garden City: S. Carstens, R. McNulty. •Geneva: T. Nilan. •Glen Cove: D. Dorfman. •Glens Falls:

D. Bayle, Margaret Dougherty, F. Moynehan, G. Orcutt. Over \$74,774 paid in Industrial Claims. •Gloversville: F. Collig, F. Shire, W. Williams.

•Hempstead: H. Galbreth, A. Newkirk. Over \$182,569 paid in Industrial Claims. •Hornell: T. Donovan, C. Lepsch. •Irondequoit: G. Albert. •Ithaca: E. Ferriss, V. Winifred. •Jackson Heights: H. Bowen, Jr., R. Gahagen, M. Isaac, W. Proescholdt, H. Remington, E. Sorley, A. Wilkinson. Over \$114,199 paid in Industrial Claims. •Jamaica: H. Poulsen, J. Trapp. Over \$139,472 paid in Industrial Claims. •Johnson City: M. Bures, I. Cole, F. Griffin, A. Hudda, Jr., J. Steigerwald, J. Vonderhaar, Jr. •Johnstown: Charlotte Grant, G. Townsend. •Kenmore: Dr. J. Burns, Thelma Houigan. •Kingston: J. Belrach, C. Lieske, H. Winne. •Little Falls: E. Sherman. •Mamaroneck: B. Folke. •Mineola: J. Krath. •Newburgh: Julia Vagovic. •Ogdensburg: L. Plummer. •Olean: J. Card, D. Divallebe, B. Timberlake. •Oneida: C. Campbell, F. Goff, E. Kiley. •Oneonta: G. Dickson. •Oswego: H. Bladgett.

•Patchogue: G. Terry. Over \$67,832 paid in Industrial Claims. •Plattsburg: H. Phair. •Port Chester: J. Crandall. •Poughkeepsie: F. Beatty, O. Carpenter, W. Dornstreich, Alfreda Stevens. •Rockville Centre: H. Busch, J. Dalziel, S. Pickering. •Staten Island: F. Fry, E. Manning, W. Meredith, E. Ness, J. Serrick, T. Waters, T. Zorn. Over \$75,470 paid in Industrial Claims. •Tonawanda: G. Middleton, D. Sappula, H. Varley. •Watertown: R. Edson, Sephrine Gilbert, H. Johnson, W. Klugmann, C. Leland, C. McMullin, H. Taskett, F. Williams. •Watervliet: H. Dixon, P. Lomo. •White Plains: Elsie Bensing, J. Calhoun, Clive Handy, W. Herrington, Dr. G. Winslow. •Woodhaven: Over \$139,165 paid in Industrial Claims.

\$206,491,116.46 FOR SECURITY

The primary purpose of life insurance is the serving of human needs—providing freedom from want and freedom from care and a means of economic security for insureds and beneficiaries. During 1946, General American Life made payments to policyholders and beneficiaries of \$13,756,062.90, as shown below, making a total of \$206,491,116.46 of such payments made since 1933.



DEATH BENEFITS
\$8,902,921.14



MATURED ENDOWMENTS & ANNUITIES
\$1,250,859.66



DIVIDENDS
\$440,524.51



DISABILITY BENEFITS
\$2,011,011.11



VALUES WITHDRAWN
\$1,150,746.48

GENERAL AMERICAN LIFE

INSURANCE COMPANY

Walter W. Head, President

St. Louis, Missouri

Names in each town are only a partial list of claims paid during 1946.

STEPPING AHEAD

National Fidelity Life is stepping ahead, production wise, month after month, year after year. Stepping ahead as we constantly strive to provide our representatives with the most salable contracts on the market today.

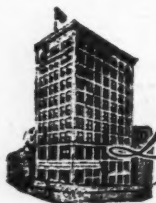
Here are only six reasons, there are many others, WHY we are STEPPING AHEAD.

1. Juvenile Insurance
All Plans written—With Full Death Benefit Age One.
2. Women's Insurance
All Plans—With No Rate Up for Pregnancy.
3. Family Group Insurance
Two or more individuals, whole life plan.
With Full Death Benefit Age One.
4. Accident and Health
Liberal policies—We'll write your FARMER clients.
5. Hospital Policies
A completely NEW Contract that is unique.
Will appeal to any buyer.
6. Modified Twenty
A low cost policy, with cash, loan and paid-up features.
Definitely one of the BEST LOW PREMIUM PERMANENT INSURANCE contracts on the market today.

Find out WHY we are STEPPING AHEAD by writing direct to B. Taylor, Vice-President. All contracts with the Home Office.

BROKERAGE BUSINESS INVITED

Licensed in the states of Missouri, Iowa, Nebraska, Kansas, Minnesota, South Dakota and North Dakota.



NATIONAL FIDELITY
Life Insurance Company

W. RALPH JONES, President
KANSAS CITY 6, MISSOURI

LIFE — ACCIDENT — HEALTH — HOSPITALIZATION

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY

AMERICAN LIFE BUILDING—3805 LINDELL BOULEVARD

ORGANIZED 1925

ST. LOUIS, MO. (8)

S. Brad Hunt, Pres.,

Frank J. Moran, Vice-Pres.

F. E. Maginity, Vice-Pres.,

The company issues all forms of life insurance and complete hospitalization.

STATE MANAGERS

J. A. Burden
3805 Lindell Blvd.
St. Louis 8, Mo.

C. D. Hunt
3805 Lindell Blvd.
St. Louis 8, Mo.

A. W. Dewey
3119 Troost Avenue
Kansas City 3, Mo.

O. L. Thompson
5th Floor Woodruff Bldg.
Springfield, Mo.

W. A. Forsberg
3805 Lindell Blvd.
St. Louis 8, Mo.

For agency information, write any of the above offices

NORTH CAROLINA

(For towns with fewer claims see end of list)

Total Payments \$42,100,000
Rank in Payments 18th
Rank in Population 11th
Payments Per Capita \$11.57
Ratio to National Per Capita Insurance Payment523
Ratio of Social Security Payments in State to Life Payments100
Payments to State under the social security program \$4,231,478.

ASHEVILLE—\$1,695,000

Over \$67,997 paid in Industrial Claims
John Allison, Geo. Bailey, Gordon Beck, Arta Blanchard, Richard Breckinridge, Wm. Bryant, Geo. Douglas, Otho Edwards, Jessie Ingle, Myron Kagan, Lawrence Lindsay, Daniel Puterbaugh, Carl Renfro, John Snipes, Jr., Roberta Wells, Jacob Wiggins.

BURLINGTON—\$890,000

Over \$26,717 paid in Industrial Claims
John Bass, John Baynes, Bertha DeBruler, Will Horne, James McEwen, Chas. Morrow, Edward Murray, John Nelson, Lloyd Pritchett, Robert Sharpe, Joseph Shaw, Virginia Stone.

CHARLOTTE—\$4,485,000

Life insurance payments were \$44.45 per capita and averaged \$190 per family in the city.

Over 81 Ordinary Claims
Over \$174,294 paid in Industrial Claims
Wm. Balentine, Thos. Barnhardt, Sr., E. Brooks, Aubrey Brown, James Burnham, Jr., Albert Caudle, John Christenbury, Walter Clark, Dewey Cook, Chas. Crawford, John Dabbs, Chas. Davis, Geo. Fallor, Samuel Foster, Henry Galloway, Albert Garmon, Cloyd Godfrey, Reuben Graham, Edward Hardin, Donnie Hearn, Gerhard Heeseman, Lonnie Herring, Geo. Hoyle, John Johnson, Walker Kale, James Kellam, Robert Kephart, Thos. Kirkpatrick, Glenn Kiser, Williamson Kiser, Louise McClellan, Wm. Moody, Chas. Mullis, Robert Mullis, Jr., Whitman Neal, John Perry, Henry Polk, Chas. Potts, Wm. Sheets, Leo Vaughn, Sr., Geo. Ward, John Wiggins, Maurice Winner.

CONCORD—\$245,000

Over \$25,719 paid in Industrial Claims
Robert Burrage, Alonzo Eubanks, Edward Morrison, Clyde Paige, Henry Spradley, Albert Webb, Fred Youngblood.

DURHAM—\$2,960,000

Over \$157,975 paid in Industrial Claims
Frank Bennett, Rev. Benson Black, Joseph Booker, Dr. Harvey Brinkley, Melba Downey, Chas. Ezzell, Geo. Grant, Jr., Dr. Frederick Hanes, Robert Jourdan, Christ Konstantinides, Kenneth Mangun, Lillian Massey, Clarence Miles, Jr., Philip Mooney, Aileen O'Brian, Dallas Packard, Wallace Suman, Demming Ward, John Winters.

FAYETTEVILLE—\$515,000

Over \$51,677 paid in Industrial Claims
Benjamin Betts, John Conniffe, Clarence Godwin, Jesse Harrison, Dr. John Judd, John MacKethan, Wm. Williams.

GASTONIA—\$565,000

Over \$41,266 paid in Industrial Claims
Chas. Barkley, Henry Counts, Chas. Gunter, Fred Lineberry, Robert Rankin, Lena Wilson, Wm. Wilson.

GOLDSBORO—\$520,000

Over \$88,741 paid in Industrial Claims
Zachary Brown, Edward Campbell, Sallie Cuddington, Dr. Henry Epps, Lawton Grady, David Stevens, Benjamin Sullivan, Charlie Varner, John Wright, Jr.

GREENSBORO—\$3,990,000

Over 75 Ordinary Claims
Over \$153,924 paid in Industrial Claims
Edgar Aydelette, Orin Beaman, Elizabeth Blackwood, Albert Brooks, Wm. Boren, Thos. Crutchfield, Floyd Dewe, Emsley Eggers, John Egonoman, Arthur Ellington, Arthur Farlow, Chas. Fournier, Wm. Pulp, David Gilbert, Rev. Edward Glenn, Thos. Gordon, Chas. Hagan, Verle Hepler, Wm. Hobbs, Geo. Howard, Jr., James Hubner, Mark Hubert, Commodore Kendall, John King, James Latham, John Laubenhimer, Jr., Ernest McIver, Arthur Otwell, Thos. Pickard, Cleveland Pinnix, Julian Price (exec.), Russell Raffensberger, Edgar Ranson, Joseph Reece, Benjamin Sessions, Samuel Shirley, Robert Sills, Fred Smith, Ralph Spoon, Chas. Turner, Joseph Turner, Zollic Sherrill, Isaac Vestal.

GREENVILLE—\$290,000

Over \$17,950 paid in Industrial Claims
Geo. Allen, C. Edwards, Marlin Huneycutt, Harvey Laughinhouse, Dolphin Overton, Victor Respass, Alfred Schultz, Louis Skinner, Emmett Stanley, Paul Vincent, John Young.

HICKORY—\$175,000

Over \$36,619 paid in Industrial Claims
Olen Bumgarner, Luther Newton, Wm. Parks.

HIGH POINT—\$905,000

Over \$81,497 paid in Industrial Claims
James Badalas, Gustavere Butte, John Cavar, Leonard Chaney, Nora Detan, James Moss, Eva Newton, Rupert Pickens, Frank Remfry, Cora Reynolds, David Stanton.

KINSTON—\$310,000

Over \$13,508 paid in Industrial Claims
Katie Allen, Kate Avery, Archie Edwards, Jennie Hoppersberger, John Lewis, Worth Miller, Jasper Newman, Julius Rouse, Herman Sutton, Ernest Webb.

LEXINGTON—\$160,000

Dr. Erle Craven, Chas. Crouse, Chas. Peeler (realtor).

MOUNT AIRY—\$155,000

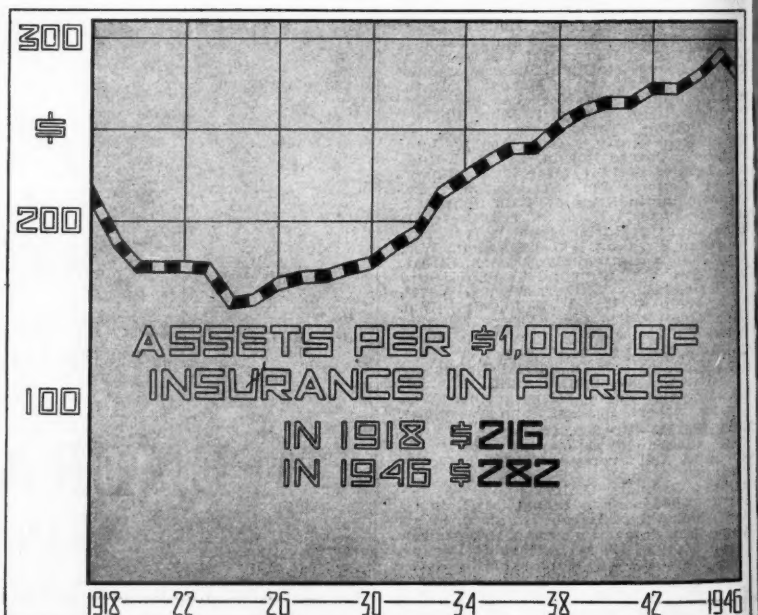
Thos. Fawcett (pres. First Natl. Bk.), Thos. Kerr, Wm. Merritt, Gertrude Snider, James Sparger, Wiley Thomas.

RALEIGH—\$2,350,000

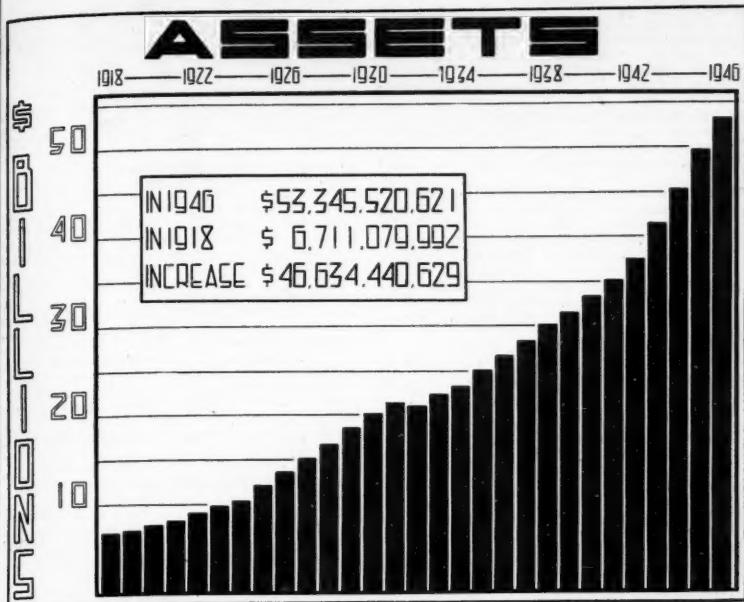
Over \$77,580 paid in Industrial Claims
Alexander Andrews, Jr., Frank Bennett, Annie Blew, Burtis Boone, Bryant Brownell, Eli Craven, James Davis, Marvin Dizon, James Ferrell, Frederick Fisher, Henry Hill, Lucius Howell, Layton Humphrey, Herbert Kichline, Geo. Marsh, Allen Maxwell, Repton Merritt, John Mitchner, Jr., Robert Morrison, David Morton, Robert Murrell, Wm. Myatt, Jr., Ovid Porter, Leslie Rand, Donald St. Lawrence, Chas. Wallin, Guy Williamson, Frank Wilson, Jr., Leigh Wilson, Calvin Wrenn.

REIDSVILLE—\$415,000

Chas. Dallas, Jr. (undertaker), James Duke, Thos. Hill, Henry Hudson, Henry Link, Walter McAllister, John Pearman, Thos. Penn, Thos. Talley, Edward Ware.



Assets behind each \$1,000 of insurance in force have increased from \$216 in 1918 to \$282 in 1946; of this amount \$211 per thousand in force is invested in bonds.



The assets of life insurance companies increased \$3,710,814,707 in 1946 to a total of \$53,345,520,621; almost eight times the assets in 1918. Bonds now comprise 74.7% of all assets, and there are \$282 of assets for each thousand of insurance in force compared to \$216 per thousand in 1918.

1918	\$ 6,711,079,992	1928	\$16,895,241,512	1938	\$30,044,592,386
1919	7,013,367,469	1929	18,565,012,535	1939	31,426,920,657
1920	7,601,304,731	1930	20,016,536,327	1940	33,076,402,907
1921	8,247,631,724	1931	21,370,800,087	1941	35,095,280,609
1922	9,105,207,424	1932	20,969,152,010	1942	37,482,166,851
1923	9,961,384,006	1933	22,281,489,790	1943	41,313,605,747
1924	10,400,102,384	1934	23,334,397,702	1944	45,558,575,598
1925	12,226,072,793	1935	24,857,102,403	1945	49,634,705,914
1926	13,510,585,138	1936	26,618,068,953	1946	53,345,520,621
1927	15,128,823,603	1937	28,417,783,053		

North Carolina—Continued

ROCKY MOUNT—\$775,000

Over \$98,582 paid in Industrial Claims
 Jessie Bishop, Thos. Coleman (retired), Frank Greathouse, Robert King, Mannes Munn, Elizabeth Parker, Rudolph Smith, Rev. Wm. Towe, W. Williams.

SALISBURY—\$560,000

Over \$47,955 paid in Industrial Claims
 Harry Buford, Carl Deal, John Forbes, Jr., Franklin Patterson, Richard Pawlas, Chas. Smith, Frank Thomason, Roy Trexler.

SHELBY—\$435,000

Chas. Coble, Benjamin Curtis, James Gardner (v. p. Cleveland Mills), J. Hard.
STATESVILLE—\$295,000
 Ardrey Bairinger, Mona Clark, Lonnie Goforth, Jr., Chas. Herman, Chester Middlesworth, Kerr Miller, Addison Moore, John Morrison.

THOMASVILLE—\$175,000

Arthur Dickens, Hope Hepler, Chas. Hoover, Early Jones, Euilla Kirkman, Joseph Loftin, Boyden Ritchie, James Shillinglaw, Jr., Bernice West.

WASHINGTON—\$135,000

Wm. Crisp, Garland Hodges, Wm. Hodges, Geo. Jones, John Small, Benjamin Taylor, Margaret Tyer.

WILMINGTON—\$875,000

Over \$123,405 paid in Industrial Claims
 Orbia Bardeaux, Carl Causey, Grover Edge, Earl Godwin, Jr., Hubert Horrell, Birt Hughes, Monty McLawhorn, Carl Milton, Geo. Fapson, Roy Parham, Geo. Patterson, Ray Stike, Hugh Sweeney, Cornelius VanLurven, Robert Walker, Edgar Wells.

WILSON—\$385,000

Albert Barnes, Carl Batts, Wm. Benson, John Bruton, Thos. Coleman, Kader Curtis, James Daniel, Aubrey Dixon, Hunter Elliott, Martha Hales, Milton James, Jr., Julian Lane, Etta Mayberry, Geo. Richart, Wm. Scott, Jessie Sullivan, Lucy Tomlinson.

WINSTON-SALEM—\$3,920,000

Over \$149,482 paid in Industrial Claims
 John Futrell, James Harper, Gladys Jones, Julian Kiger, Wm. Kinney, John Largen, Walter Leonard, Lucy Lindsay, Leon Luckenbach, Everett Matthews, Eloise McDiamid, Anne Merritt, John Morton, John Orton, Wm. Pipkin, Henry Pleasants, Chas. Reed, Wm. Shevick, Ralph Siewers, Sr., Chas. Simmons, John Stedman (retired), Frederic Watson, Raymond Wilmoth.

OTHER NORTH CAROLINA TOWNS—\$2,660,000

(Partial List)
 ●Asheboro: L. DeMarcus, Dr. Bulla McCrary.
 ●Canton: P. Campbell, Fain Gragg.
 ●Elizabeth City: M. Simpson;

Over \$47,683 paid in Industrial Claims.
 ●Forest City: E. Campfield, Eugenia Turner.
 ●Hamlet: W. Brown, Lila Hough, J. Knott.—Henderson: W. Bailey, J. Houghtaling, F. McFall, L. Thacker.—Hendersonville: J. Sherman, Dr. J. Weddington.
 ●Kings Mountain: S. Carroll.
 ●Laurinburg: Maggie McKinzie, Rev. W. Wells.—Leaksville: Cora Richardson; Over \$16,942 paid in Industrial Claims.—Lenoir: L. Beach, T. Hennessee.
 ●Monroe: S. Adams, J. Medlin, A. Secrest (retired).—Mooreville: A. Groom.—Morgantown: A. Erwin, W. Holler, H. Whitley.—Murphy: H. Barnett, F. Moore, C. Townson; Over \$7,165 paid in Industrial Claims.
 ●New Bern: Over \$24,668 paid in Industrial Claims.—Newton: G. Gragg, J. Hilton, Grace Simon, G. Mann, C. Yoder, J. Yount.
 ●Roanoke Rapids: J. Cranwell.
 ●Tarboro: R. Boykin, Jr., W. Fly.

NORTH DAKOTA

(For towns with fewer claims see end of list)

Total Payments	\$4,900,000
Rank in Payments	45th
Rank in Population	41st
Payments Per Capita	\$9.03
Ratio to National Per Capita Insurance Payment	.408
Ratio of Social Security Payments in State to Life Payments	.414
Payments to State under the social security program	\$2,030,996.

BISMARCK—\$385,000

Matt Andahl, Arthur Bauer, Leo Halloran, Catherine Johnson, John Johnson, Wm. Lenhart, Clarence McCulloch, Jacob Merkel, S. Severtson, Homer Spohn, Dr. Frederick Strauss, Chas. Swenson, Almond Vendsel, Geo. Wentland, Vance Wilson.

DEVILS LAKE—\$90,000

Marie Schultz, Wm. Schultz, John Ziegler.

FARGO—\$1,120,000

Victoria Bulis, Francis Diggins, Anne Fuller, Amos Goldberg, Oscar Hanson, Dr. Hans Haugen, Carl Herdeg, Edward Jerstad, Harry Klotz, Robert Lewis, Edward Mauck, Maurice McCormick, Wm. Miller, Paul Narhus, Harry Nolin, Chas. Nord, John Porter, Henry Seebold, Abe

THE HOME OF COMPLETE PROTECTION



Business Men's
Assurance Co.

LIFE ACCIDENT HEALTH ALL-WAYS
 HOSPITALIZATION GROUP REINSURANCE

Names in each town are only a partial list of claims paid during 1946.

North Dakota—Continued

Siegel, Edward Skarda, Wm. Spangler, Benjamin Spencer, Kenneth Swanson, Lorne Wilde.

GRAND FORKS—\$640,000

W. Brown, John Bruning, Alexander Clayton, Geo. Colborn, James Dunn, Mary Gravelle, Evelyn Juhnke, Henry Law, Roy Ruhnke, Albin Ruud, Earnest Sheppard.

C. T. TOLLEFSON AGENCY

North Dakota Branch Office

United Benefit Life Ins. Co.

Mutual Benefit Health & Accident Ass'n.
115 Roberts St. Graver Annex Building
Fargo, North Dakota

JAMESTOWN—\$310,000

Chas. Anderson, Peter Ballweg, Dr. Thos. DePuy, Dr. Henry Grangaard, Rudolph Hamm, Bertha Larson, Sidney Lokken, Anton Newman, Hannah Nierling, Hazel Schleis, Joseph Schleis, Robert Wolfert, Roy Wolfer (banker).

MANDAN—\$65,000

Jay Barden, Hieronimus Friesz, David Hawley (contractor), Alfred Henderson (chiropractor), Frank Trnka.

MINOT—\$290,000

Alice Albers, Gilbert Bakke, Wm. Chambers, Leo Palda, Jr., (atty.), Edward Roach.

WHAFTON—\$50,000

Edward Dolehy, Martha Hohman, Oliver Huss, John Morris, Rachel Swank.

WILLISTON—\$110,000

Gary Delp, Arthur Evans, Eugene Fougner, Howard Lampman, Floyd Saterlie, Addie Whisenand.

OTHER NORTH DAKOTA TOWNS—\$330,000

(Partial List)

•Dickinson: G. Clarke, An. Herauf, N. Keller, Esther Webster, G. Wentland, Alvina Wiecek. •Grafton: J. Fish, W. Lamarre, H. Markhott. •Larimore: M. Paulson. •Mayville: B. Rosland. •Valley City: Dr. F. Brown, R. Miller.

OHIO

(For towns with fewer claims see end of list)

Total Payments \$193,900,000

Rank in Payments 4th

Rank in Population 6th

Payments Per Capita \$28.15

Ratio to National Per Capita

Insurance Payment 1.273

Ratio of Social Security Pay-

ments in State to Life Pay-

ments125

Payments to State under the social security program \$24,376,535.

AKRON—\$14,965,000

Life insurance payments were \$61.13 per capita and averaged \$239 per family in the city.

Over 181 Ordinary Claims

Over \$189,450 paid in Industrial Claims

Wm. Ahern, Abe Borodkin, Clarence Bruner, Marvin Cartwright, David Cleaver, Frank Dawson, Ernest Egli, Joseph Frakes, Hayden French (civil engr.), Allen Funk, Ellis Gill, Wm. Harris, Geo. Hawkins, Daniel Helmkamp, James Housley, Jr., John Hudson, Andrew Hutchison, Geo. Isner, Edward Jackson, Chas. Jacobs, Emory Jarvis, Joseph Kist, Frank Kittinger, Harry Latham, Jacob Lehman, Chas. Lonsbury, Donald Lowe, James Mahon, Arthur Mottinger (atty.), Lily Neal, Chas. Oviatt, Wm. Pardee (atty.), Robert Peard, Carl Piper, John Price, Lon Roper, Viva Ruse, Sanford Russell, Susan Salem, Scott Sapp, John Schaffer, Bertha Shepherd, Sidney Skiles, Lewis Smith, Samuel Smith, Eileen Snyder, Catherine Squires, Ina Stoddard, Hugh Stubbs, Arthur Sutterly, Wm. Thorp, David Treadway, Chas. Trundle, Donald Van Camp, C. Weinmann, Oscar Wilkins, Wm. Yohey.

ALLIANCE—\$715,000

Frank Andrews, Geo. Brown, Eugene Craven, Chas. Davis, Benjamin Harlan, Carl McAllister, Rollin Miller, Chas. Mummert, Paul Ramsey, Cecil Reed, Carl Reese, Alice Sheehan, Jesse Varner, James Yurkas.

ASHTABULA—\$740,000

Over \$41,422 paid in Industrial Claims
Jay Amsden, Lillian Buckey, Genaro Candel, Bartholomew DePascale, Hildur Gillquist, Harley Graham, Harold Hoover, Chas. Jerault, Oscar Kihlstrom, Earl Lapham, Nathaniel Lehtinen, Carrie Lind, Borbola Molnar, Homer Rice, Clyde Risley, Archie Sweet, Frank Torekl, Ivan Wirth.

ATHENS—\$260,000

Arthur Davidson (contractor), Frank Hawk, Frances Hicks, Orman Moorhead, James Nicholls, Luster Sickels, Cyrus Taylor, Gay Young.

BARBERTON—\$340,000

Over \$31,462 paid in Industrial Claims
Martin Becker, Wm. Benkart, Vermont Betts, Harold Butdorf, Thos. Burket, Nicholas Chordas, Perry Fish, Esther Hobson, Paul Kovac, Rev. Pembroke Reed, Elbert Reitzel, Jacob Sabo, Walter Scarbrough, Robert Taylor.

BELLEFONTAINE—\$175,000

John Asman, Fred Burnett, Maurice Carter, John Cromer, Harry Gilbert, John Grabel, Geo. McVay, Ralph Mowry, Ralph Webb.

BUYERUS—\$160,000

Henry Barth, Emanuel Birk, Hugh Carpenter, Otto Hufnagel, Fred Judd, Harry Marrow, Chalmer Oberlander, Raymond Phelan, Henry Sanford, Warren Shupp.

CAMBRIDGE—\$240,000

Mildred Cunningham, Lillie Gaston, Wm. McCullough, Anna Oliver, Frank Stout.

CANTON—\$5,290,000

Life insurance payments were \$48.80 per capita and averaged \$201 per family in the city.

Over \$131,138 paid in Industrial Claims

Edward Balm, Peter Barth, John Benedict, Stanton Bowman, David Bolender, Oscar Bope, James Burrer, John Cain, Ralph Crider, Francis Doll, Arthur Feldman, Paul Felt, Roy Federmann, Ernest Hasch, Clara Hermann, Jack Herrington, Chas. Hoffman, Harry Huffman, John Juergens, Gustave Klebaum, Nancy Lang, Geo. Lee, Geo. Lippert, Wilson Martin, Clark Metzger, Alvie Miller, Francis Miller, Harry Moore, Robert Neuberger, Helen Olson, Harold Oster, Edward Patterson, Chester Peters, John Potter, Rodney Roby, James Scarlott, J. Schneider, Robert Schneider, Geo. Shipman, Carol Snyder, Joe Stangly, Arthur Swallen, Howard Turner, Woodrow Underwood, Albert Wagener, Chas. Warne, Joseph Weaver, Walter Wensel.

CHILLICOTHE—\$810,000

Over \$43,406 paid in Industrial Claims
John Burton, Billy Conner, John Crowe, Ivan Daniel, Imogene Finley, Eura Frazee, Alva Hill, John Jennings, Sidney Katz (clothing merchant), Tracy Patterson, Fredrick Rebmam, Ross Rice, Maggie Ross, Chas. Schweitzer, Sam Segal.

CINCINNATI—\$26,230,000

Life insurance payments were \$57.57 per capita and averaged \$214 per family in the city.

Over 539 Ordinary Claims

Over \$620,032 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$500,000 or over
2—250,000 to \$500,000
3—100,000 to 250,000
4—50,000 to 100,000
5—25,000 to 50,000
6—5,000 to 10,000

44—10,000 to 25,000
90—3,000 to 5,000
86—2,000; 217—\$1,000

Albert Andrews (retired), Dr. Bader, Louis Bauer, Wm. Bischoff, Harry Bode, Hiram Bolsinger (atty.), Albert Bosse, Alfred Brown, Mortimer Bye, John Campbell, Jerome Carbett, Fred Carlisle, Joseph Carroll, Algernon Chapman (v. p.), Loring-Andrews Co., J. Cloud, Rev. Collins, John Conners, Wm. Cooper (pres. Thompson Co.), Edgar Cope, Jerome Corbett, Rutherford Cox (atty. Union Central Life Ins. Co.), Walter Crosset, Carl Duncan, Howard Duncan, Harry Ellis, Albert Elish, Mabel Eustis, Claude Ford, Ed. Friesz, Louis Gabriel, Royal Gard, Louis Guntrum, John Hardewig, Coleman Harris (industrialist), Elizabeth Harris, James Hart, Edward Harte, Louis Helming, Chas. Henke, Dr. Louis Heyne, Hezekiah Hill, John Hill, John Hoffman (musician), Louis Houllian (mfr.), Louis Huerkamp (retired).

Abram Hyams, Henry Janzen, Frank Julian, Geo. Kattenhorn (atty.), Louis Katz, John Klum, Wm. Lauer, Otto Leopold, Harold Lidin, Milner Little, Merle Mann (exec.), Arthur Martone, Joseph Maull, Malcolm McAvoy (atty.), Dr. Gordon McKim, Edward Meckstroth, Ray Meyer (merchant), Alfred Miller, Ed Mitchell, Paschal Morgan, Chas. Mueller, Lawrence Nagel, Wm. Niederhauser, Wm. Nix, Earl North, Rutherford Oesper, Louis Othling, Martin Paley, Dr. Fred Pickard, John Powers, Fred Preismeler, Jr., Wm. Ratiff, Archibald Rember, St. Julian Renfro, Eleanor Ridman (atty.), Henry Rosenthal, Nat Rubenstein, John Schmidt, Michael Schmit, Paul Schmidt, John Schulte (retired), Louis Seibert, Michael Seibert (exec.), Merrill Slutes (atty.), Albert Sommer, Louis Sommerkamp, Alfred Steves, Edward Stoecklin, Jr.

Harry Stoecklin, Melville Sugarman, Wm. Sullivan, John Sundmaker, Ferdinand Tapke, Clarence Thlemann (exec.), K. Thoms, Logan Thomson (pres. Champion Paper & Fibre Co.), Joseph Ullman (v. p. Red Top Brewery), Chas. Upson (retired), Silverious VanHolle, Leo Vahlr (pres. Provident Svcs. Bank & Trust Co.), Mollie Veall, Chas. Wagner, Malcolm Wainscott, Samuel Waxman (retired), Chas. Weigel (atty.), Isadore Weiss, Edward Westrup (optician), Herbert West (exec.), Harry Westmeyer, Wm. Wiley, Thos. Williams, Wm. White, Walter Whitman, Jr., Roy Wood, Jeanette Woodward, John Wuest (retired).

CLEVELAND—\$40,390,000

Life insurance payments were \$48.90

Names in each town are only a partial list of claims paid during 1946.

GOOD WILL . . .

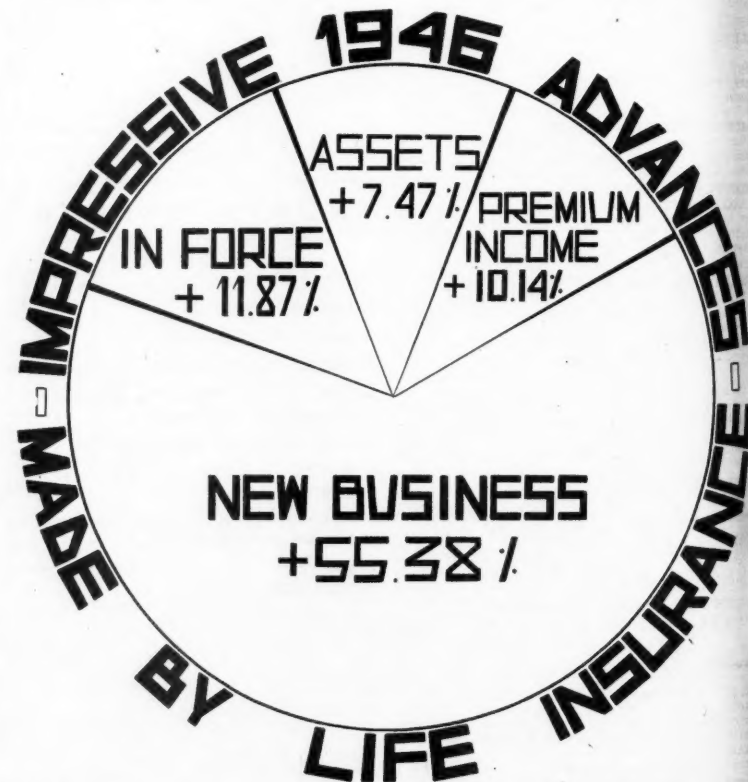
It is certain that there is only one way to build and retain good will and that is through the giving of worthy, needful service in such a way as to create public confidence. Private insurance over these many years has been successful because it has viewed its service as a sacred trust. "We promise to pay—" has been made to perform exactly as put down and that's why increasing numbers subscribe to the idea that it is better to be safe than sorry.

Woodmen Accident and ASSOCIATED COMPANIES

Lincoln 1, Nebraska

E. J. Faulkner
President

R. L. Spangler
Ex. V. Pres.



The year 1946 was the biggest in the history of life insurance. Outstanding gains were made in new business which reached a total of \$33,562,926,851 showing an increase of 55.38% over 1945, more than double the amount written in 1940; premiums increased 10.14% to \$6,149,876,458, being the largest amount ever invested in life insurance in any year; insurance in force increased 11.87% to \$189,504,824,406 which is double the amount in force in 1927, while assets increased 7.47% to \$53,345,520,621, double the amount of 10 years ago.

Ohio—Continued

per capita and averaged \$180 per family in the city.

Over 601 Ordinary Claims
Over \$844,527 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—	\$100,000 or over
5—	50,000 to \$100,000
8—	25,000 to 50,000
37—	10,000 to 25,000
41—	5,000 to 10,000
23—	3,000 to 5,000
54—	2,000; 273—\$1,000

Alexander Abernethy, Herbert Aikens, Dr. David Alsbacker, Richard Anderson, Walter Bartowicz, Wm. Beitel, Gisella Bene, Wm. Benes, Harrison Bell, Julius Blanchard, Harry Bode, Dr. Edmund Bondy, Frank Brosta, Chas. Buss (att.), Ethel Caldwell, Harold Cattrell, Frederick Cermak, John Christian, Collin Clark, Isaac Cohen, John Crosby, Rev. Arthur Culler, Andrew Cygan, Joseph Daugherty, Karl David, Gertrude Dilla, Thos. Dougherty, Joseph Dugan, Katherine Duvendek, Ronald Dwyer, T. Ern-

Established 34 Years

SETH A. BARDWELL & ASSOCIATES, AGENTS

Lincoln National Life Insurance Company
1010 Union Commerce Building
Cleveland

est. Wm. Estrin, Joseph Fiala, Oliver Poss, Oscar Friedman (exec.), Joseph Gier, Harold George, Fred Gibbs, Bernard Glickman, Wm. Greenwood, Steven Gyro, John Hagan, Gilbert Haines, Ray Haines, Harlow Hamilton, August Hausser, Wm. Heaton, Arthur Heintz, Thos. Johannek, Ray Joseph, Joseph Kardos, Conrad Kellmer, Nicholas Kelly, Archibald Kennel, Steve Kern, Jacob Konzen, Zuzie Kovach, Hyman Kronenberg (pres. Acme Lighting Products, Inc.), Geo. Kuhn, Richard Lender, Fred Lintern, Gerald McCain, Ben Miller, John Miller, Paul Misencik, Frank Moore, Peter Myhand, Jr., Edwin Nesbit (engr.), Wm. Nixon, Lloyd O'Hara, Wm. Perrin, Paul Preusser, Louis Pupkin (retired), Carl Reid, Arthur Read, Wm. Regenhart, Edgar Reuter, Adolph Schneider, Samuel Schneider, Harry Selker, Bert Simon, Leon Spero (supt.), John Stanton, Joseph Stupka, Patrick Sullivan, Daniel Swander, Michael Sweeney, Alexander Taddeo, Virgil Terrill (retired), Henry Thompson, John Tomazic, Elmer Toth, Harry Trautman, Louis Tremaglio, Arthur Urschel, John Vanas, Wm. VandeVelde, Arthur Wade, Wm. Walleck, Valentine Wallenhorst, Alfred Weiss, Ralph Wilcox, Carolyn Willis, Walter Wilson (ins. agt.), Herman Wodicka, Theresa Wolstz, Josef Wroblewski, Chas. Tonely, Marie Zabor, Edmund Zigmund, Samuel Zimet, Anna Ziska.

CLEVELAND HEIGHTS—\$3,665,000

James Bohannon, Howard Cadwell, Herbert Caldwell (retired), Max Chatterman, Joseph Diener, Emma Eaton, Frank Gasney, Emma Glaser, Herman Hackman, Jr., Georgia Husselman, Frank Kelly, Anne Koch, Helen Zuzell, John Miller, Albert Nelson, Nigel Nigolian (rug dealer), Chas. Sonnhalter, Hugo Straus, Robert Thomas.

COLUMBUS—\$16,390,000

Life insurance payments were \$53.56 per capita and averaged \$194 per family in the city.

Over 264 Ordinary Claims
Over \$332,242 paid in Industrial Claims

CLAIMS BY AMOUNTS:

2—	\$100,000 or over
1—	50,000 to \$100,000
7—	25,000 to 50,000
17—	10,000 to 25,000
27—	5,000 to 10,000
37—	3,000 to 5,000
41—	2,000; 132—\$1,000

Geo. Autz, Geo. Ayers, August Bach, Howard Balzer, Wm. Barrows, Wm. Betz, Fred Bremer, Harry Brown, Earl Clark, Joseph Cleary, Guy Cooper (engr.), Ralph Daniels, Archie DuBois, Jr., Dana Duffey, Harry Edgell, Mary Evans (att.), Harry Faelchle, Arthur Fravel, Dale Glaze,

THE RALPH W. HOYER AGENCY

John Hancock Mutual Life Insurance Company

42 East Gay Street, Columbus, Ohio
Telephone: Adams 5246

Harry Goodnecht, Mason Hayes, Maurice Hepps, Robert Hepps, Chas. Jenkins, Fraspero Lanane, Anne Langran, John Lawrence, Elwood Lee, Geo. Loomis, Herman Maas, Ernest McAfee, Walter McGrew, Harry Meizlish, Donald Metzger, Earl Miller, John Montgomery, Herbert Moriarty, Chas. Moskovitz, Chas. Murphy, Wm. Murphy (att.), Howard Nicklaus, James Nolan, Phyllis Oster, Anastas Patches, Jack Pedigo, Harold Ragle, Benjamin Rayburn, John Richter, Stanley Ross, Harry Sain, Ulysses Sain, Dr. Geo. Shawaker, Sam Shiffman, Jesse Smith

(broker), Paul Smith, James Snyder, Ralph Stalter, John Stout, Gordon Strawn, Don Sullivan, John Tarini, Robert Thompson, Claude Thorp, Michael Tischler, Carl Tomhake, Sophia Toth, Herman Vick, Francis Whalen, Alexander Wiswell, Harry Wolfe.

CUYAHOGA FALLS—\$320,000

Frances Bohine, Burdell Carr, Floyd Chart, Vladimir Vuryla, Henry Hilgert, Mohn Williams, Ralph Zelsig.

DAYTON—\$13,380,000

Life insurance payments were \$63.50 per capita and averaged \$210 per family in the city.

Over 172 Ordinary Claims
Over \$169,601 paid in Industrial Claims

Don Alexander, Donald Archer, Thos. Arthur, Dr. Ray Bechtel, Chas. Bentz, Sylvester Beyer, Harold Black, John Blessing, Benjamin Bowell, Marian Breneman, Wm. Brock, Norbert Broedling, Joseph Brucato, John Brunner, Nathan Bulaevisky, Alfred Burdoin, Robert Clark, Linda Cochran, Jacob Coppock, John De-Frees, Frank Demma, Louis DiPassuale (merchant), Edward Doerfert, Geo. Dustman, Wm. Earnst, Joseph Fiedler, Daniel Francis, Walter Garrison, Burnice Gibson, Lloyd Hadden, James Holloway, Geo. Hunt (engr.), Joseph Johnston, Emil Kreiger, Conrad Kreitzer, Betty Krisher, John Kurpe, Thos. Laughlin, Wm. Lawler, Forrest Leffel, Philomena Leibold, Lloyd Mack, Jr., Robert Magee, Wm. Mackley, Edward McDermott, Alice Miller.

Rutherford Paff, Wm. Paulette, Edwin Perrin, Reece Powers, Leo Pretsch, Fred Price, Daniel Puterbaugh, Alvan Redden, John Ritchie, Chas. Ritter, John Roach, Sophia Roberts, Chas. Rueth, Christopher Ruwold, Elizabeth Scheffner, Dr. Raymond Schroeder, Walter Schumacher, Jack Sease, Norman Siebenthaler, Kenneth Sipe, Dr. John Smith, Chas. Spitzig, John Sprigg (att.), Edwin Sterzer, Nick Toms, Elizabeth Taro, Vincent Tracy, Raymond White, Samuel Wing, Richard Wourms, Sotirios Yalanson, Warren Yearick.

DELAWARE—\$140,000

Wm. Diven, Harry Foster, Geo. Hoffman, Aaron Hughes, Ray Mohr, Amelia Watson.

EAST CLEVELAND—\$710,000

Dr. Merle Brickman, Burkhard Greulich, Edward Guillet, Chas. Orin, Chas. Roberts.

EAST LIVERPOOL—\$315,000

Over \$12,387 paid in Industrial Claims
Raymond Foutts, Spence Krigbaum, Albert Pickin, Wm. Zook.

ELYRIA—\$545,000

Wm. Barndollar, Raymond Bruck, Geo. Clansins, Chas. Crehore (exec.), Ernest Crisp, Maurice Hendricks, Henry Ingersoll, Arch Jones, Ignac Lichtens, Parke Mitchell, Joseph Paonessa, Emil Pliske, Henry Sassmanhausen, Arthur Sauer, Wm. Watson, Ethel Wolcott.

EUCLED—\$260,000

Chas. Baedeker, Ejarne Bergquist, Josephine Brancely, Ralph Frey, Fred Gibbs, Christine Haberacker, Leone Kerkhoff, Walter Lowry, R. Wiech, John Williams, Warren Williams.

FINDLAY—\$245,000

Walker England, Geo. Hall, Jesse Kieffer.

FOSTORIA—\$350,000

Over \$45,685 paid in Industrial Claims
Henry DeVore, Paul Dangler, Robert Duncan, Ross Ewan, Clarence Kelfer, Karl Kirchner, Albert Kuhn, Herman Luffs, John Miller, Thos. Phillips, John Raney, Martin Reinhart, Rodger Remsburg, Eugene Roth, Chas. Samsel, Dr. Ellsworth Sheldon, Clarence Trautman.

FREMONT—\$190,000

Louis Basch, Joseph Birasch, Geo. Culbert, K. Davis, Frank Foster, Harry Johnson, Lloyd Rhoades, Donald Rusch, Edward Zink.

GREENVILLE—\$130,000

Russell Alspaugh, Ralph Ford, Keith Gaines, Chester Jay, Roll Mann, James McClurg, Chester Menke, John Noggle.

HAMILTON—\$2,105,000

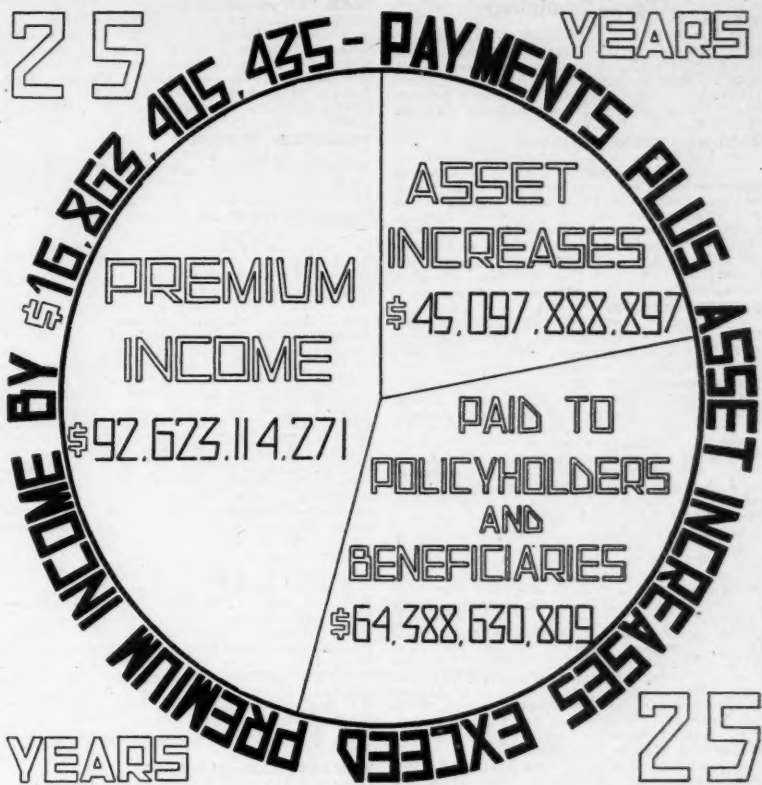
Over \$42,846 paid in Industrial Claims
John Baumann, Georgia Chaney, Jesse Clark, James Clawson, Joseph Fisher, Arthur Frechtling (retired), Chas. Hacker, Robert Hammel, Louis Hammler, Anthony Hodzins, Bernard Hoffman, Edward Hughes, Harley McCreadie, Jerry Moore, Harold Morner (exec.), Vincent Moss, Carl Mueller, B. Pater (att.), Floyd Pillion, Genio Riddle, Walter Rosencrans, Virginia Sansom, Wm. Snider, Herbert Stace, Adolph Stuhlmueller, Milton Waite, Geo. Weisenborn, Mary Welsh.

HENTON—\$240,000

Over \$46,593 paid in Industrial Claims
Joe Bissett, Chas. Golden, Geo. Goal, John Harris, Wm. Lewis (banker), Casper Miller, Ralph Murray, Harry Phillips.

LAKEWOOD—\$2,785,000

Marion Bellavek, Wm. Buse, Alexander Cook (att.), Ernest Croft (exec.), Benjamin Eggeman, Wm. Ehrhardt, Walter Falke, Theon Hammond, Jr., Ernest Hooper, Tyson Jump, Frank Karmier, Dwight Kauffman, Geo. Krueger, Richard Lehr, Phillip Mauskepf, Emery McKune, Willard Mellar, Elsie Murphy, Homer Powers, Mary Quinn, Robert Reed, Louise Seltam, Henry Stoye, Albert Stucky, Theodore Valerius (exec.), Wm. Whittaker, Allen Wood.



In the past 25 years \$64,388,630,809 was paid to policyholders and beneficiaries while life company assets, to guarantee future payments, have increased \$45,097,888,897, for a total of \$109,486,519,706. This is \$16,863,405,435 in excess of the amount received from insureds as premium income; making an average of \$674,536,217 each year over the amount invested in life insurance.

LANCASTER—\$265,000

Over \$9,287 paid in Industrial Claims
Mark Alspach, Gertrude DeLaney, Alice Hunter, Lester Kumlir, Harry Nolze, W. Peters, Herman Roller, Leo Shonk, Geo. Waugh, Guy Westerman, Geo. Wiley.

LIMA—\$1,580,000

Over \$57,907 paid in Industrial Claims
Richard Agler, Doble Baggs, Lawrence Barrett, Frank Brenneman, Carl Burden, Allie Cattell, Jesse Cordrey, Henry Early, Louis Exley, Walter Fenne-man, Dean Foust, Mathew Franks, Chas. Greenwald, Thos. Hamilton, Donald Hull, Elma Hams, Oiven Kaiser, Edward Kane, Harry Kingman, Dr. Calvin Koch, Clarence Laue, Harold McClain, Wm. McCoy, Virginia Moyers, John Nicoline, John Pifer, Gerald Price, Jesse Shaw, Harry Swaney, Leo Teiferthal, Geo. Tyler, Sylvanus Welty, John Williams, Samuel Yoesting.

LORAIN—\$375,000

Over \$14,227 paid in Industrial Claims
Jane Cook, Albert Crates, Edward Erickson, John Gresko, Dr. Albert Grills, Delmond Lawrence, Edward Milasky, G. Resek, Frank Slattery, James Smith, Roy Snow, Peter Stallinski, James Street, Paul Varga.

MANSFIELD—\$1,375,000

Over \$61,965 paid in Industrial Claims
Alfred Booth, Kenneth Brightbill, Clinton Burger, Chas. Cline, Martha Downs, Marion Fleming, E. Hart, Edgar Kintz, Glen Laser, Harry Lindeman, Lee Linn, Nova McManus, Geo. Perry, Antoneas Poletes, Herschel Ross, Walter Sawdy, Wm. Schrack, Wm. Simpson, Brenda Skiles, Harvey Solomon, Chas. Tharp (v. p. Lumbermans Mut. Ins. Co.), Walter Trauger, Wm. Watson, Arthur Wilkinson, Sr. (retired), Claude Wise.

MARIETTA—\$230,000

Herman Johnson, Ronald Lafaber, Willis Mahoney, Floyd Pfaff, Mayme Thornley.

MARION—\$345,000

Over \$58,468 paid in Industrial Claims
Robert Baker, Forest Ballinger, Homer Barnhouse, James Barrett, Percy Callahan, Margaret Carlton, M. Donithen (att.), Wm. Fletcher, Earl Fowler, Sidney Gast, Geo. Geran, Geo. Gollady, Chas. Harrison, Roger Hart, John Houghton, Wilbur Mummy, Homer Osman, Chas. Roode (banker), Kenneth Rothfuss, Elmer Schoenlaub, Burley Seiler, Harry Stock, Harold Wallace, Claude Warmbrod, Wm. Zann.

MASSILLON—\$785,000

Philip Arnold Carl Byerly, Chas. Chidester, David Crookston, Andrew Evans, Arthur Fete, Zane Gilcher, Wm. Keen, Lewis Knott, Herbert Mannweiler, Clarence Miller, John Nedrow, Joseph Schneider, Joseph Seifert, Arthur Shilling, Howard Spees, Melvin Tschan, Clement Warth, Aaron Witter.

MIDDLETOWN—\$380,000

Over \$79,575 paid in Industrial Claims
Paul Bauer, Arthur Bryant, Berthe Buchanan, Chas. Conner, Andrew Crow, Eugene Enfield, Mary Fink, Sheldon Lang, Wm. Lubberger, Marie Ludington, Helen Mathews, Earl McDonald, Joseph McKinney, Joseph Otterbein, John Rager, John Riggs, Jr., David Thomas, Carroll Whitaker.

NEWARK—\$340,000

Over \$49,786 paid in Industrial Claims
Ethel Bucy, Clarabelle Claggett, Mary Cree, John Dolan, Rolland Kemp, Robert Murphy, Chas. Richards, John Schmidt, Wm. Strosnider, Bess Taafel, Maude Weiss, Theodore Welsch.

NORWOOD—\$1,155,000

Jesse Darling, Milton High, Chas. Weigal, W. Wolf.

PIQUA—\$710,000

Over \$30,844 paid in Industrial Claims
Clinton Coon, Vernon Davisson, Henry Esser, Geo. Folk, Albert Hall (pres. Piqua Quarries Inc.), Dianna Hathaway, Forrest Hunter, Glen Kendall, Ronald Kuntz, Dale Parks, Elbert Ruffner, Albert Schroeder, Elwood Sweet.

PORTSMOUTH—\$1,180,000

Over \$75,657 paid in Industrial Claims
Hugh Allen, Chas. Barlow, Arthur Bodmer, Aubrey Brown, Edward Daehler (att. & banker), Clarence Emrich, James Holland, Hazel Hook, Alan Jordan (exec. secy. Ohio Valley Flood Control Assn.), Edith King, Thos. McKenzie, David McMillan, Lena Montavon, Oscar Moore, Ferryl Osborne, Donald Sherman, Earl Smith, Solomon Tingler, Harry Toomey, A. Williams, Evelyn Williams.

SALEM—\$170,000

Over \$6,822 paid in Industrial Claims
Carl Anthony, Fred Gibbons, Harvey Stiffler, Raymond Waltenbaugh.

SANDUSKY—\$670,000

Over \$70,055 paid in Industrial Claims
Harry Denzer, Wm. Fenker, Steve Gasper, Maurice Gerfen, Chas. Gremelsbacher, Frank Guerra, Edward Hellyer, John Holzappel, Wm. Horner, Ross Irons, Simon Kittle, Dr. Carl Knoble, Wm. Kramer, Frank Lindenberger, Arthur Mischler, Carl Mitchell, John Norton, Carl Ott, Frank Pagacs, John Quinn, Daniel Schwab, Louis Takas, Frank Vagt, Dorothy Walter.

SHAKER HEIGHTS—\$2,150,000

Joel Copperman, John Courtney, Wm. Exline (exec.), Thos. Lewis, Paul Owen, Dr. Harold Phelan, Orville Smith (att.), Frank Spiegel, Anola Walker, Dr. Robert Warren, T. Willison (exec.).

SIDNEY—\$140,000

Oscar Beckman, John Cummins (banker), Felix Speckman.

SPRINGFIELD—\$2,370,000

Over \$114,886 paid in Industrial Claims
Wm. Adrien, Carl Bangart, Arthur Barrett, John Chynowith, Ralph Dingle-dine, Chas. Garlough, Gladys Goings, Wm. Griswold, Albert Haeseler, Harry Kissell

Names in each town are only a partial list of claims paid during 1946.

Ohio—Continued

(realtor & banker), John Kohler, J. Lawwill (retired), Anthony Miller, Wm. Moeller (exec.), Wm. Moses, Jesse Moul, Wm. Parlette, Hiram Ridgely, Harold Rude, Kenneth Schaffner, Harrison Snider, Paul Staley, Geo. Tehan (atty.), Walter Wheeler, Fred Wood.

STEUBENVILLE—\$955,000

Over \$87,280 paid in Industrial Claims
Nim Carnahan, Jr., Howard Clifton, Maurice Conley, Albert Curtis, Chas. Davis, Alexander Douglas, Joseph Durbin, John Gardner, Dr. Aaron Jacoby, Lawrence Lafferty, Wm. Lafferty, Otto Maul, Arthur Melcher, Joseph Montgomery, Chas. Nixdorf, Ray Otte, Mary Quinn, Chas. Reislings, Asa Roberts, Carl Russell, Arta Rutter.

TIPPIN—\$295,000

Max Benson, Harry Brown, Carl Ferner, C. Hershey, Bessie Keller, Jennie Miller, Nevin Ringelsen, Edward Roberts, Reed Smythe.

TOLEDO—\$15,365,000

Life insurance payments were \$54.42 per capita and averaged \$191 per family in the city.

Over 273 Ordinary Claims

Over \$248,944 paid in Industrial Claims
Alfred Abdo, Joseph Abele, Stanislaus Adamkiewicz, Walter Aldrich, Allen Aldaffner, Herman Allers, Frank Anderson (exec.), Lucille Anderson, Geo. Archer, Jeanne Askins, Kazmer Bagrowski, Walter Baird, John Bartelle, Clark Bartley, Harold Betz, Jacob Betz, Adam Blanchong, Homer Bowman, Paul Britton, Chas. Brown, Robert Brymer, Herman Burman, Lottie Carter, Mabel Christman, John Claassen, Lewis Clement, Chas. Corbett, Christopher Cousino, Felix Czech, Lila Daley, Stephen Depinet, Robert Ehrenfried, Joseph Eppstein (atty.), James Foley, Clarence Foote (retired), Lawrence Galbraith, Joseph Gates, R. Green, Albert Hofstetter (druggist), Edwin Humes, Wilson Ingersoll, Wm. Joles, Dr. Dalton Kahn, Wm. Keller, Samuel Laub, Adam Lautensolhaeger, Edwin Lisiakowski.

Antime Marlean, Inez Mathews, Roy McKinley, Chas. McQuade, Wm. Medaris, Harry Miller, Robert Miller, Isadore Moore, Chas. Osten, Jr., Clarence Post, Chas. Ringelman, Abram Rosenberg, Lillian Ruder, Bernard Schad, John Schroeder, John Sehraeder, Victor Schuetze, Merle Schuller, Adolph Schulz, Carl Smith, Foster Smith, Thos. Southward, Clem Spangler, Robert Stauffer, Wm. Stautzenberger, Edward Stump, Geo. Taylor, Koneta Tew, Wm. Todd, Arthur Uerkwitz, Floyd Vaillant, Eugene Weill, Frank Weis, Paul Wells (civil engr.), Kunda Witowski, Geo. Yant, Henry Zang, Siegfried Zimmerman.

TROY—\$190,000

Eva Becker, Edward Bowers, John DeFrees, Fred Elliott, Wm. Fish, Robert Tait.

VAN WERT—\$210,000

R. McCollum, Dr. Jesse Sampson, Clarence Stemen, Fred Stirn.

WARREN—\$1,295,000

Over \$4,822 paid in Industrial Claims
Geo. Brewster, Chas. Byers, Jr., Chas. Gilmore, Emmitt Hillman, Harman Howland, Ernest Hunter, Franklin Illingsworth, Lawrence Jacoby, Marion Lea, James McCracken, John Perkins, Robert Scott, Edward Thompson (mfr.), Clarence Tidd.

WOOSTER—\$235,000

Irving Andrew, Walter Bupp, Dr. Ward Fritz, Ross Funk, J. Halteman, Earl Hoff, Wayne Landis, Elsie McQuigg, Harry Snyder, John Weiser.

YOUNGSTOWN—\$5,825,000

Life insurance payments were \$34.73 per capita and averaged \$149 per family in the city.

Over 145 Ordinary Claims**Over \$194,227 paid in Industrial Claims**

Ira Aley, Johanna Andrews, Ludwig Bartel, Adolph Boehme (civil engr.), Douglas Bradford, Harry Brown, Helen Carney, Alex Chetta, Samuel Cuccarese, Thos. Davis, Romeo DeNiro, Naum Dimanoff, Joseph Downs, Maril Esmond, Benjamin Evans (pres. Bell & Evans Co.), Martin Frill, Chas. Gaither, Peter Gillen, Ethel Hadley, Gustave Hamory (retired), Stephen Herman, John Hughes, Frank Hudik, Jozef Hudzik, Wm. Jackson, Wm. James, Eric Johnson, Wm. Kaley, Giovanni Lazazzera, Moses Levy, Joseph Malleske, John Maticza, Katherine May, Walter McCreary, Alexander McFinnie, John Michalsky, Lottie Mitchell, A. Morrison, Harry Mulholland, Tom Namey, Roger Ness, Joseph Perkins (merchant), Geo. Petroski, Martha Powers, Fred Price, Ruthanna Riter, Wm. Roberts (banker), Anna Rogan, Leo Rogers, Alex Rosenblum, Dr. Joseph Rosenfeld.

Wm. Saborsky, Raymond Schaeffer, Dr. Samuel Sedwitz, Jr., Louis Senesi, Wm. Shau, Ross Sprowl, Frank Supper, Fred Theis, Thos. Thomas, Geo. Varkonda, Michael Vetrecin, Jr., Geo. Vincent, Edwin Waller, Anthony Walters, Paul Weber, Richard Welk, Allen Welsh, John Wetzel, Geo. Whitaker, Alexander Wighton, Mary Williams.

ZANESVILLE—\$1,060,000

Over \$92,919 paid in Industrial Claims
Henry Addis, John Brailer, Earl Dietrich, Arthur Haley, Chas. Hines, Hiram Habib, Merle Lewis, Emma Mayfield, Robert McCormack, Robert Millin, Emma Mulvey, Geo. Nader, James Roberts, Robert Shaw, Vincent Singer, Clara Smith, Carl Snyder, Ralph Warden, Louis West.

OTHER OHIO TOWNS—\$7,880,000

(Partial List)
Bedford: A. Pentek, M. Pribisko, V. Tataru.—Bellair: R. Brown, G. Dankworth, C. Kirkland, Mary McCormick, R. Siddall, J. Velvas; Over \$13,888 paid in Industrial Claims.—Bellevue: Emma Barklow, H. Hansen, S. Roesch.—Berea: S. Arnold, W. Johnson, G. Waddups, W. Webster.—Bridgeport: Over \$3,885 paid in Industrial Claims.—Circleville: D. Fricce, F. Lynch, R. Musser, W. Stambaugh, C. Weldon.—Conneaut: F. Miltner, R. Perda, L. Wertz.—Coshocton: E. Ashcraft, G.

Clow, R. Lawrence, Jr., T. Leaf, J. Swope.
Defiance: C. Bohn, A. Gustwiller.—Dover: C. Goodie, C. Klar, R. Manley.
Galion: R. Arter, J. Boehm, C. Coyle, P. Rettig.—Gallipolis: W. Schwartzwalder, L. Smith, E. Spear.—Garfield Heights: S. Jonak, Ethel Lewis, Agnes Swiderski, C. Weber.—Girard: R. Fennell, M. Lewis.
Kent: G. Crook, M. Davey (exec.).—Kenton: P. Frater, C. Pfeiffer, E. Richards, D. Robinson, G. Rosenthal, L. Runser, L. Slagle.

Logan: J. Collins, J. Lanning; Over \$10,415 paid in Industrial Claims.
Maple Heights: Martha Brachick, Nettie Charvat, E. Putka.—Martins Ferry: S. Blarney, H. Socea.—New Philadelphia: M. King.—Niles: A. Kehn.—Norwalk: C. Bohn, J. Hill, A. Reamer, P. Schnurr.
Painesville: R. Pauley, E. Turin.—Ravenna: C. Harper, Ruth Marvin.—Rocky River: S. Gyuro, J. Lawrence.—St. Bernard: A. Kemme, J. Quane.—Shelby: A. Hunt, R. Scherer.—South Euclid: F. Jenkins, S. Otis, W. Smith.—Toronto: E. Casey, Dr. E. Rea.—Uhrichsville: R. Blackledge, J. Cappel, T. Evans, Jr., J. Harmon, Sophia John, W. Patterson, R. Scott, J. Walton, J. West.—Urbana: L. Bodey, M. Myers, G. Page.—Wadsworth: M. Becker, Bertha Miller.

OKLAHOMA

(For towns with fewer claims see end of list)

Total Payments \$28,700,000

Rank in Payments 28th

Rank in Population 24th

Payments Per Capita \$13.23

Ratio to National Per Capita

Insurance Payment598

Ratio of Social Security Payments

in State to Life Payments778

Payments to State under the social security program \$22,335,157.

ADA—\$190,000

Susan Brents, Robert Cason, James Criswell, Otis Perriman, Viola Ramage, Florence Sellers.

ALTUS—\$125,000

Walter Howard, James Hughes, Lulu Pickett, Thos. Walston.

ARDMORE—\$245,000

Manie Austin, Capitola Baxley, Samuel Danbe, Otto Elvington, Archie Fenley, Dr. Thos. Jackson, Wm. Johnson, Ira Levine, Frank Love, Jack Smith, Lena Smith, John Yell.

BARTLESVILLE—\$275,000

Robert Carter, Neb Hadley, Benjamin Lewis (atty.), Reuben Wilson.

CHICKASAW—\$230,000

Virginia Aument, John Pike, Geo. Johnson, Francis Martin, Carl Nipps, Robert Smith, Virginia Ventress, John Wallace.

CLANTON—\$130,000

Louis Cole, James Gambill, Irene Kanester, Virgil Ligon, Isaac Loewen, Theodore Northup, Donald Roush, Emmitt Smith.

DUNCAN—\$155,000

Snowden Bailey, Clark Bennett, Edwin Hanson, Moses Neel, Wm. Siard (supt. Mudge Oil Co.).

EL RENO—\$110,000

Albert Canfield, Albert Lynn, James Sisk, Wm. Snook, Claude Thomas.

ENID—\$625,000

Frank Bartlett, Harriott Bogardus, Russell Britton, Sylvan Brown, Herman Coward Jr., Claude Franks, F. Green, Bryan Gundlach, Ina Keith, Henry Kornbaum, Oscar Langseth, Geo. Limerick, Leonard Lovelace, Wm. Masoner, Hugh McKenzie, J. Rapp, Henry Stover, John Timken.

GUTHRIE—\$90,000

Arthur Anderson, Wm. Boyington, John Chamness, Lewis Hixon, Joseph Leverich.

HOLDENVILLE—\$85,000

Jacob Jack, Helen Rogers, Luther Wilbanks.

LAWTON—\$180,000

Ward Bowlin, Chas. Conwill, Virgil Dupler, Felton Hall, Frederic Hammond, Woodfin Harris, Delos Jones, Ora Joyner, Robert Landers, Elizabeth Parker, John Sanders, Dr. Haskell Smith, Thos. Tarkington.

MALESTER—\$165,000

Oliver Barnett (realtor), Mildred Graves, Aloysius Moss (com'l agt.), Henry Radford, Wm. Van Cleave.

MUSKOGEE—\$735,000

Lyman Beard, Sr., Alfred Creed, Frank Edmondson, Roy Ervin, Jr., Chas. Fullenwider, Louis Grimm, Norman Hanks, Howard Overby, Melvin Penn, Wm. Robins, Chas. Williams.

NORMAN—\$195,000

Jesse Chenoweth, Clarence Dunn, Nelson Harrington, Quinten Preble, Herbert Schulze, Earl Stufflebean.

OKLAHOMA CITY—\$9,330,000

Life insurance payments were \$45.64 per

capita and averaged \$198 per family in the city.

Over \$54,187 paid in Industrial Claims
Arthur Adams, Hardy Aldridge, Edmund Bishop, Geo. Blankenship (investments), Emmett Boone (druggist), Roy Brindley, Glade Burton, Clarence Carey (treas., Carey Lumber Co.), Coleman, Harold Downing, Robert Edwards (banker), Wm. Eldridge, Marshall Elliott, Dr. Frantz Erwin, Oliver Gage, Chas. Givens, J. Haggard, Billington, Hugo Hannaford, Rural Harstell, Wayne Hendricks, Claude Hill, Wm. Holston, Almon Humphrey, Phineas Janeway, Joseph Lewellen, Wm. Long, Tom Lowry, Elvin Mater, Ziba McFarland, Ervin Miller, Walter Milliren, Harvey Mitchell, Thos. Moore, Rev. Robert Morgan, John Patterson, Oscar Phillips, James P. Bingham Raser, St. Germaine Raser, Ross Sare, Joel Taylor, Percy Treasler, Robert Tway (contractor), Tim Wagner, Geo. Warr, Earl Wherry (contractor), Louis Wohlfarth, Jerry Yergler, Chas. Zinn.

OKMULGEE—\$235,000

Wm. Bush, Ester Callison, Moore Carr, Fred Cherry (druggist), Sam Roark, Josephine Tausley.

PONCA CITY—\$370,000

Blanche Broadbent, Daniel Donahoe, John Perkins, Thaddeus Tucker, Amanda Vance, Dr. Lloyd Vance, John Vitale.

SAPULPA—\$135,000

Wm. Erwin, Ruth Humphrey, Oscar Wilson.

SEMINOLE—\$140,000

Willie Harber, Fred Saylor, Paul Schoner.

SHAWNEE—\$325,000

Henry Altman, Rosemary Derington, Theodore Flesch, Garlin Griffin, Le Roy Jarvis, Marion Ray, Sitha Rouse, Kathlyn Smith, Marie Urban, Chas. Wells, Wm. Whittet.

TULSA—\$7,210,000

Life insurance payments were \$68.17 per capita and averaged \$195 per family in the city.

Over 162 Ordinary Claims

Over \$25,686 paid in Industrial Claims
Homer Abbott, Robert Baker, Robert Bartlett (exec.), Walker Beeler, Hiram Bottenfield, Don Bowers, Harry Brown, Baldwin Bunsen, Maurice Caplin, Joseph Chandler, Kelly Connor, J. Hodges, Stanley Johnson, G. Jordan, Murray Leonard, Geo. Markey, Herman Marsh, John McClelland, John McKinley, Chas. McMahon (pres. C. L. McMahon, Inc.), Robert McRoberts, Laurence Miller, Morris Milsten, Allen Overstreet, Joe Parker, Fred Parsley, Wm. Peters, Don Reist, Samuel Renberg, Geo. Rhoades, Jacob Rodgers, Paul Roehling, Robert Sawyer (atty.), Nettie Simpson, James Singler, Dr. Omer Sinks, Homer Streator, Theodore Tack, Thos. Turley, Jack Valkeburgh, Floyd White (realtor).

WEWOKA—\$115,000

Wm. Brock, Vincent Dowlen, Edgar Kelley, James Lillard, Myrtle Morey, Myrtle Plumb.

OTHER OKLAHOMA TOWNS—\$965,000**(Partial List)**

Anadarko: C. Cyrus, J. Hedden.—Blackwell: Leah Cordell, Philomena Gartner, W. Risley.—Bristow: Calvin, J. Darnell, F. Johnson (atty.), H. Johnson, C. Moore.—Cushing: J. E. Reba, Paschall.—Durant: Caroline Smith, V. Steger.—Elk City: J. Cox, J. Harrison.—Henryetta: Margaret Cullen.—Hugo: D. Bridges, Sr., W. Hughes, J. Jones.—Miami: C. Beck, E. Elliott, C. Fox, Florence Malone.—Pauls Valley: J. Alexander, J. Dodson, Delia Moore.—Pawhuska: F. Gaddie, Florence Tucker.—Perry: Elizabeth Bradbury, R. Cinnamon, M. Marshall.—Sand Springs: S. Mead.—Stillwater: R. Coker, Ruth Strode, J. Swope.—Vinita: E. Coppock, R. Ives, Edith Ward.—Woodward: O. Dull, Leslie Nelson.

OREGON

(For towns with fewer claims see end of list)

Total Payments \$35,800,000

Rank in Payments 23rd

Rank in Population 32nd

Payments Per Capita \$28.37

Ratio to National Per Capita

Insurance Payment 1.31

Ratio of Social Security Payments

in State to Life Payments13

Payments to State under the social security program \$5,005,965.

ASTORIA—\$260,000

Sven Gimre, Axel Karlson, Oscar Newquist, Wm. White.

EUGENE—\$515,000

Fercy Adams, Fred Anderson, Annie Boyd, Howard Brownell, Elden Edwards, Harry Fishwood, Henry Colgate Clark Harber, Pearl Krause, Arthur Lawton, Willis Link, Frederick Loop, Joseph



Insurance in force gains in 1946 were unprecedented—a total of \$20,112,803,611, or 11.87%, over 1945. Ordinary gained 11.06%, industrial 5.63%, and group gained 23.49%. This increase in 1946 was 2½ times the increase made in the boom year of 1929.

Oregon—Continued

McFall, Claude Parker, Rufus Roody, Homer Soultis, Wm. Watson, Mathias Wilhelm.

CLATSOP FALLS—\$385,000

Wai Kan Chin, Jack Henry, Myrtle Knauss, Fannie Mackay, Arthur Voyer.

CLATSOP FALLS—\$155,000

Edwin Apperson (banker), David Beugli, Ethel Dailey, Samuel McCune, Geo. Spencer, Edward Talbott, John Vincent.

CLATSOP FALLS—\$165,000

Anthony Alansky, Rankin Estes, Mason Mears, Oral Rose, David Williams.

CLATSOP CITY—\$160,000

Wayland Carpenter, John Etchison, Stanislaus Tanzer, Georgia Taylor, Wm. Wilson.

CLATSOP CITY—\$240,000

Max Gorklik, Orville Ramsey, Fred Schmidt, Einar Westersund.

CLATSOP CITY—\$16,530,000

Life insurance payments were \$54.12 per capita and averaged \$190 per family in the city.

Over 259 Ordinary Claims

Harry Albert, John Ashenfelter, G. Barnes, Arthur Bertine, Walter Briggs, Wm. Brown, Philip Buehke (prop. Co-Oper, Berthel Cople, Robert Cronk, Lyle Dagg, Wm. Davis, Edward Dunlap, Christ Elde, Austin Ellis, Samuel Fisher, Oscar Forstrom, Harold Foster, Jr., Murray Gay, Frayne Gaylord, Austin Goodman, Chas. Gulliford, Earl Harrison, Joseph Hochfeld, Cecil Holcomb, Verne Holmberg, Robert Howard, Jr., Glen Husted (atty.), Harry Impeoven, John James, Ferdinand Janke, Robert Jass, Thos. Johnson, Bert Jones, V. Jones, Albert King, Carl Kinney, John Klopfenstein, Perry Lanum, Albert Larson, Wm. Marshall, Earle Miller, Marvin Morris, Dr. Frank Mount, Stephen Orr, Frederick Peach, Frank Parter, Lynn Quam, Frank Ransom, Clifford Rowell, Frank Sandberg, Lee Schoettler, Robert Smith, John Stout, Henry Taunler, Clay Thornhill, Winfred Tower, James Walker, John Whitmore, Walter Wilhelm, Arthur Williams, MacWilkins, Simeon Winch, Volle Wood, Henry Woolach (merchant), Dr. Wm. Young, Francis Zimmer.

SALEM—\$920,000

John Barnwell, Albert Baulig, Earl Cooley, Levi Friesen, Ole Hanson, Julia Henningsen, Wm. Johnson, Eber Leslie, Thos. Norman, John Putman, Frank Rhodes, Wm. Richardson, James Robb, Cleve Shields, Frank Spaulding, Augusta Tasto, Philip Washburn.

THE DALLES—\$160,000

Champ Callaway (undertaker), John Deardorff, Earl Galloway, John Johnson (banker), Wm. McClintock.

OTHER OREGON TOWNS—\$980,000

(Partial List)

●Albany: A. Armstrong, R. Burkhart, H. Mallow, Adeline Rorer, O. Shook, R. Wells.—Ashland: W. Dougherty, C. Ma-rean. ●Baker: J. Enberg, J. Gwilliam, F. Leatherman, F. Morris—Bend: A. Drake. ●Coquille: L. Clinton, J. Lea, H. Young.—Corvallis: R. Ingle, D. Smith. ●Grants Pass: J. Wicklund. ●Hillsboro: J. Foss, W. Kent.—Hood River: H. Hukari, R. Leonard. ●La Grande: W. Mercer, P. Nolt-on, L. Norton, R. Paxton. ●Marshfield: Arta Erickson. ●North Bend: S. Wood. ●Ontario: H. Salisbury. ●Roseburg: E. Daniels, R. Giberson, G. High, H. Thomas. ●St. Helens: R. Simeral.—Springfield: H. Neu.

PENNSYLVANIA

(For towns with fewer claims see end of list)

Total Payments \$290,600,000
Rank in Payments 2nd
Rank in Population 2nd
Payments Per Capita \$30.70
Ratio to National Per Capita Insurance Payment 1.389
Ratio of Social Security Pay-ments in State to Life Pay-ments074
Payments to State under the social security program \$21,635,449.

ALLENTOWN—\$5,440,000

Over \$48,800 paid in Industrial Claims
Arthur Angstadt, Terance Collins, Stephen Columbo, Robert Frantz, Harriett Gallagher, Dr. Frederick Haas, Roswell Henninger, Clayton King, Carrie McCracken, Harry Miller, Maurice Mutchler, Irving Samuels, John Sheehan, Christine Shelling, Irwin Sussman, John Taylor.

ALTOONA—\$3,595,000

Over \$19,287 paid in Industrial Claims
John Anspach (treas. Wm. F. Gable Co.), Chas. Edwards, Homer Hanson (realtor), Chas. Henderson, Edgar Jones (Undertaker), Aaron Karp, Louis Levy, Dr. Chalmers Montgomery, Wm. Pidgeon, Jacob Reinecker, Kermit Shaffer, Chas. Smith, Harry Unverzagt.

BEAVER FALLS—\$960,000

Over \$79,586 paid in Industrial Claims
Rex Chambers, Esther Eazor, Paul Edgerton, Amelia Estep, Wm. Forrest,

Vincent Gennaro, Joseph Gleason, Wilbur Hall, Robert Herr, Mary Horner, James Johnson, Wm. Kensley, Jennie Maletta, Magdalene Martin, Wm. Morgan, Alexander Santis, Philip Schaefer, John Schuler, Herbert Strachan, Frank Shrilla, Kenneth Tice, Esther Toth, Joseph Wallace.

BETHLEHEM—\$2,260,000

Merl Csernak, Stefan Csernak, Anthon Hapli, Harry Hartzell, Geo. Horvath, Stephen Lilak, Geo. Miller, Mariza Mocc-sani, Francis Pinter, Oscar Strohl, W. Varinatta, Meri Voss.

BRADDOCK—\$430,000

Susie Hurdik, Frances Leszczynska, Dr. Edward Parry, Adam Pillar.

BUTLER—\$915,000

Over \$4,382 paid in Industrial Claims
Frank Adamiec, Anna Benko, John Blyshak, Geo. Crissman, Antonio DiTul-lo, Mary Giulino, Alva Knox, Henry Laeteira, Frank Motko, Henry Osterling.

CARLISLE—\$185,000

Mona Deitch, Mabel Klucker, Kath-leen Riley, Isaac Wise.

CHESTER—\$2,190,000

Over \$129,207 paid in Industrial Claims
Paul Buckley, John Camerer, Joseph Greenhalgh, Roswell Harding, Robert Howard, Anna Harper, Adonia Otwell.

DUQUESNE—\$295,000

G. Cole, Peter Polivka, Curtis Waters.

EASTON—\$995,000

Over \$13,247 paid in Industrial Claims
Dr. Lawrence Bloom, Joseph Cin-cotta, Frederick Happel, Harry Hillyer, Robert Lomping, Theresa Mayer, Joseph Werner, Linda Young.

ERIE—\$5,315,000

Life insurance payments were \$45.46 per capita and averaged \$188 per family in the city.

Over \$112,043 paid in Industrial Claims
Walter Baker, Samuel Boyce, Theo-dore Brown, Robert Devine, Jr., Ramona Diamond, Filippis Di Cecco, Anthony Dylewski, Wm. Forsberg, James Garloch, Carl Greetson, Wm. Glasier, Geo. Herr-mann, Neil Hewitt, John Howell, Clarence Kelly, Earl Kuhl, Adam Kupniewski, John Kurylek, Rodger Lamb, Robert Lawrie, Robert McCully, Henry Miller, Chas. Nejedly, Robert Pickard, Milton Rowley, Maxwell Schoenfeld, Chas. Settlemyre, Frank Shoppe, Adam Slemski, Raymond Stern, James Strong, Robert Van Cleve, Jr., Wallyn Wagner, Wm. Warnath, Rea Washburn, Emil Weschler, Joseph Wesch-ler, Louis Williamson, Roy Zurn.

GREENSBURG—\$625,000

Over \$6,177 paid in Industrial Claims

Claud McKee, Wm. McLaughlin, Jo-seph Quint, Adobo Shohi, Nancy Tozzi.

HARRISBURG—\$5,490,000

Life insurance payments were \$65.31 per capita and averaged \$253 per family in the city.

Over 62 Ordinary Claims

Over \$53,329 paid in Industrial Claims

Chas. Alexander, Richard Burke, Frank Consylman, Geo. Fowler, Wm. Franks, Edward Grubb, Thos. Henson, I. Hepler, Robert Hoover, Margaret Hiel-yard, Max Hurwitz, Moses Karmatz, Mil-ler Kast, Chas. Lau, Clarence MacMurray, Wm. Mausteller, Lillian Moore, Robert Moore, Frederick Ratcliff, Visla Ray, Wm. Ripka, Lewis Rubin, Isaiah Sipe, Sara Snyder, Geo. Wolf, Sherman Yahn.

HAZLETON—\$315,000

Over \$12,300 paid in Industrial Claims

Waltera Bajorick, Elmer Bleweitt, James Buehler, Henry Byorek, Joseph Campbell, Ignatz Cheslock, John Fasulka, Louis Ferdinand (exec.), Eliza Golds-worthy, Andrew Hosko, John Kovalcick,

Andro Kutchi, Pasco Pericola, Lukash Rayda, Michael Sabo, Barbara Shema, Elizabeth Sieger, Andrew Velcko.

JOHNSTOWN—\$2,610,000

Over \$31,508 paid in Industrial Claims

Lena Adams, James Colley, Frank Cooper, Robert Davis, Frank DeFrehn, Robert Hildebrand, Leo Kessler, Steve Mastovich, Justus Penrod, Barnet Pick-ing, Lazarus Shaner, John Stewart.

LANCASTER—\$4,180,000

Over \$46,043 paid in Industrial Claims

John Donley, Chas. Gladfelter, Ray-mond Goodwin, Wm. Graham, Wm. Hil-berth, Bertha Ibaugh, Herman Knandel, Joseph Lestz, Harvey Lingle, Burdette Ramsey.

LEBANON—\$585,000

Over \$4,199 paid in Industrial Claims

Andrew Blass (business consult-ant), Harry Goodman, Samuel Kessler, Olive Miller, James Shirk.

MEKEESPORT—\$3,220,000

Over \$133,043 paid in Industrial Claims

Andrew Babyak (retired), C. Ball, John Balyo, Anna Belles, Alfredo Cec-chini, Michael Coulter, Wm. Harrington, Russell Helmer, Margaret Hill, Paul Ircha, John Kanyuk, Helen Knott, Andrew Korinko, James Limley, Walter Morgan, John Norton, Frances Peters, Domenica Petrarca, John Rethy, Anna Simko, John Small, Frank Striffler (undertaker), Si-mon Vignjevic, Edward Wargo, Robert Wargo.

MEKEES ROCKS—\$285,000

Merl Balcura, Elizabeth Bringa, Danica Crenkovic, David Horr, Anna

Names in each town are only a par-tial list of claims paid during 1946.

SAFETY

"WE PROTECT THE FAMILY"

SERVICE

HIGHLIGHTS

FROM OUR

1946 FINANCIAL STATEMENT

ASSETS

\$20,429,781.45

INSURANCE IN FORCE

\$162,276,758.00**DURHAM LIFE
INSURANCE COMPANY**

HOME OFFICE

RALEIGH • NORTH CAROLINA

S. B. Coley, President

C. G. Coley, Vice President

D. L. Cozart, Secretary

E. T. Burr, Vice Pres. and Actuary

J. R. Weatherspoon, Treasurer

Pennsylvania—Continued

Hredzak, Peter Hoysan, Mary Karas, John Kasnot, Merl Kyack, Marguerita Lotti, Peter Malle, Anna Safranko, Mary Sersen, Mary Spisak, Mary Subert, Dora Valsko, Frank Willenport.

MONESSEN—\$250,000

Julia Banas, John Liska, Steven Monick, Jr., Anna Raditch, Mari Territo.

NEW CASTLE—\$965,000

Over \$5,296 paid in Industrial Claims
Joseph Charley, Olivia Preston, Fred Rentz (pres. News Co., Inc.), Elfriede Sander, Raymond Stern, Roy Wish.

NOBISTOWN—\$315,000

Over \$77,772 paid in Industrial Claims
Helen Brant, Ralph Duckworth (exec.), Helen Fennell, Harry Frederick, Douglas Red.

OIL CITY—\$310,000

Wm. Corrin, Wm. Fleisch, Elizabeth Hitterman, John Mason, John McLaughlin, Andrew Nick, Louise Remus, Henry Snyder.

PHILADELPHIA—\$74,660,000

Life insurance payments were \$38.65 per capita and averaged \$163 per family in the city.
Over 788 Ordinary Claims
Over \$1,069,765 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$500,000 or over	1—250,000 to \$500,000
7—100,000 to 250,000	10—50,000 to 100,000
17—25,000 to 50,000	22—10,000 to 25,000
72—5,000 to 10,000	90—3,000 to 5,000
152—2,000; 410—\$1,000	

Augustus Aff, Alfred Alvares, Dr. Wm. Baker, Philip Batchelor, Geo. Bates, Wilbur Beekel, Dr. Michael Bennett, Abraham Berkowitz, James Blair, D. Boyd, Edward Brawley, Edward Budd (pres. Budd Co.), Francis Cantrell, Jr. (atty.), Timothy Carson, Walter Collins, Chas. Conn, Roy Dalrymple, John Davies (pres. Moore Push-Pin Co.), Amasa Davis, Joseph Dawson, Daniel DeLancey, Ernest Dieterle, Benjamin Dortch, Gustav Eisele, Jr., James Exline, Walter Fahy (atty.), John Fawcett, Edward Fisher, Harry Fitter, Francis Flood, John Folm, Dr. John Folz, Alfred Garrett (retired), Ernest Glaser, Morris Goldberg, Joseph Goren, Wm. Gorman, Jeremiah Haft, Wm. Hamer, Andrew Harbison, Harry Hart, Joseph Hartman, Harold Iles, Franklin John, Arthur Johnson, Lewis Jones, Chas. Keene, James Kokonos, Geo. Kritler (mfr.).

Albert Laef, Ernest Lamb, Jacob Lebow, Jules Lepski (musician), Amos Leshner, Howard Lewis (atty.), Harry Linn, Wm. MacPherson, Wm. Mantell, John McDevitt, Jr. (atty.), James McFillin, Gilbert Mervine, Robert Michael, Leslie Miller, Chas. Maffatt, Wm. Mohl, Martin Moran, Clyde Markley, John Martin, John Murta, Nathan Myers, John Neeson (civil engr.), Isaac Netreba, Alexander Nixon, Dominic Palumbo, Gus Peterson, Joseph Pratt (business exec.), Dr. Francis Furnish, Delbert Quammen, John Rappaport, Chas. Revels, Wm. Rich, Maurice Rose (atty.), Israel Rosenbergs, Wm. Rountree, Joseph Ruddy, Isaac Saffra, Hyman Schenker, Edward Schmit, Gabriel Seeger, Dr. Morris Shapiro, James Silber, Daniel Slattery, Saul Solomon, Cosmo Sordin, Wm. Stern, Chas. Stewart, Jr.

Maurice Tabbey, Walter Tazarczyk, Dr. Abraham Trassoff, A. Tunstall, Arthur Van Stan, John Van Vranken (exec.), Chas. Virtue, Nicholas Zozniak, John Ward, Geo. Waruschock, Morris Waxman, Aaron Weiss, Dr. Wm. Weiss, Geo. Weiss, John White (retired), Arthur Wilson, John Zeh, Autustine Zeller, Josef Zirkelbach.

PITTSBURGH—\$42,870,000

Life insurance payments were \$63.83 per capita and averaged \$276 per family in the city.
Over 524 Ordinary Claims
Over \$503,283 paid in Industrial Claims

CLAIMS BY AMOUNTS:

1—\$250,000 or over	2—100,000 to \$250,000
6—50,000 to 100,000	14—25,000 to 50,000
51—10,000 to 25,000	17—5,000 to 10,000
133—3,000 to 5,000	108—2,000; 152—\$1,000

Francis Aiello, Geo. Anderson, Alexander Anles, James Avers, James Baraky, James Bartlett, John Bauer, Frank Beal, Dr. Gustav Berg, Harry Bernhardt, Louis Bihler, Edgar Blasdel, Walter Bonitz (exec.), Clarence Bott, Lloyd Breakiron, Frank Canning, Frank Chiurazzi, Rev. Sanford Corcoran, Harry Davage, Anthony DeBellis, S. Donnan, Rose Dougherty, Albert Duckham, Ralph Edwards, David Elman, Maurice Falk, Geo. Feucht, Thos. Findlan, Noel Finley, Martin Gallszewski (merchant), Chas. Gallagher, Harvey Gaul (musician), Louis Gethoefer, Wm. Givens, Jr., Stanhope Goddard, LeRoy Gregory, Leo Half, John Hannon, Frank Harris, Emmett Hatcher, Frank Hecht, Chas. Hertle, Thos. Howard, Herman Ibe, Oscar Jeronstrom, Robert Klein, Chas. Lang, Albert London, Patrick Lyons.

Edgar Marsh, Wm. Marshall, Jr., Clair Maxwell, Wm. Mayer, James Mc-

Frank Beal, Dr. Gustav Berg, Harry Bernhardt, Louis Bihler, Edgar Blasdel, Walter Bonitz (exec.), Clarence Bott, Lloyd Breakiron, Frank Canning, Frank Chiurazzi, Rev. Sanford Corcoran, Harry Davage, Anthony DeBellis, S. Donnan, Rose Dougherty, Albert Duckham, Ralph Edwards, David Elman, Maurice Falk, Geo. Feucht, Thos. Findlan, Noel Finley, Martin Gallszewski (merchant), Chas. Gallagher, Harvey Gaul (musician), Louis Gethoefer, Wm. Givens, Jr., Stanhope Goddard, LeRoy Gregory, Leo Half, John Hannon, Frank Harris, Emmett Hatcher, Frank Hecht, Chas. Hertle, Thos. Howard, Herman Ibe, Oscar Jeronstrom, Robert Klein, Chas. Lang, Albert London, Patrick Lyons.

Edgar Marsh, Wm. Marshall, Jr., Clair Maxwell, Wm. Mayer, James Mc-

THE HALE & HALE AGENCY

DIVISION MANAGERS

United Benefit Life Insurance Co.

and
The Mutual of Omaha

14th Floor, Investment Bldg. Tel. Court 3355
Pittsburgh 22, Pennsylvania

Clements, Wm. McCormick, Robert McGulgan, Chas. Miller, Robert Moore, Manuel Morgan, Chas. Morris, Clifford Morrow, Geo. Mortimer, Dr. Wm. Nealon, Robert Nowe, John Orr, Jr., Wm. Parker, Wm. Pollock, Andrew Potous, Chas. Ridinger, David Riffle (contractor), Dr. John Robison, Chas. Rossmann, Thos. Rowsell, Wayland Rupert, Albert Ruth, James Scanlon, Donald Scharar, Albert Schmidt (exec.), Morris Schreiber, Morris Schwartz, Robert Seidman, Otis Shaffer, Sydney Shubin, Geo. Shepard, Max Silverman, Wm. Steiner, Henry Storing, Isaac Stustman, Mathew Taylor, Theodore Tobin, Christ Vellis, Palmer Wall, Chas. Ward, Coleman Walsh, Victor Walters, John Weber, Frank Welker, Harry Wilson, Adolf Wolber, Harvey Woy.

READING—\$4,915,000

Life insurance payments were \$44.47 per capita and averaged \$177 per family in the city.

Over 44 Ordinary Claims

Over \$49,927 paid in Industrial Claims
Frank Abel, Pasquale Barrasso, Richard Bayley, Sylvester Brown, Dr. Oscar Fox (retired), Wm. Hinkel, Thos. Lowery, James Oswald, LeRoy Perpetua, Benneville Pike, Mary Rioridan, Chas. Spedel, Stephen Vernon (retired), Howard Wagner, Joseph Zeock.

SCRANTON—\$7,690,000

Life insurance payments were \$54.77 per capita and averaged \$233 per family in the city.

Over 62 Ordinary Claims

Over \$32,435 paid in Industrial Claims
Marcello Berginsky, Luke Burns, Katherine Chik, Milo Curtis, Arthur Fuller, Daniel Halpin, Louis Hinerfeld (realtor), Frank Jones, Agnes Kervalevitz, Annie Loftus, Anna Pangonis, Anna Peleske, Harry Pukito, Leonard Pukito, Wilmer Raesly, Anna Rodziewicz, Martin Snyder, Sam Stahlner (merchant), Anthony Treska, Arthur Turner, Wm. Willis, Ignas Yaksavich.

SHAMOKIN—\$345,000

Over \$18,608 paid in Industrial Claims
Nellie Burns, Stephen Hajastek, Chas. Herr, Henry Martini, Michael Moore, Walter Nichols, Stanley Obricki, Wm. Sears.

SHARON—\$630,000

Thos. Allen, Robert Campbell, Harriett Duston, John Gaugh, Paul Lucas, Archibald Maxwell, Henry Putman, John Repas, John Roett, Dr. Harry White, Julius Wieser.

UNIONTOWN—\$450,000

Over \$9,544 paid in Industrial Claims
Daniel Cooley, John Curry, Geo. Elliott, Andrew Ferguson, James Gray, Geo. Gummerson, Albert Hager, Frank Newcomer (atty.), Joseph Risk.

WARREN—\$305,000

Geo. Bauer, Ross Morell, Chas. Sloan.

WASHINGTON—\$510,000

Over \$13,811 paid in Industrial Claims
Geo. Brice, Wm. Calvert, Wm. Christman, Ellwood Fulton, Clifford Hall, Dr. Edgar Hazlett, Herman Honnell, Wm. Pettit, Daniel Rowell, Harry Vanhirk, Geo. Walker, Jr. (atty.).

WILKES-BARRE—\$4,875,000

Over \$28,281 paid in Industrial Claims
Bridget Coyle, Harry Furman, John Gavel, S. Gray, Bernard Guzenske, John Hartman, Christine Helfrick, Lawrence Hohmann, John Jacyszyn, John Jones, Mary Kabalka, Philip Klein, Geo. Kostak, Leo Kujawa, John Lynch, Enrica Marinelli, Myles McAndrew, Joseph McGeever, Edward McGovern (atty.), Jessie Parsonage, Herman Phillips, Stephen Regan, Rose Seifick, Ernest Smith (pres. publishing co.), Frank Sullivan, Victoria Welb, Wm. Vinesky, Mari Zwarycz.

WILKESBURG—\$785,000

Thos. Allen, Antonette Coll, John Dingel, Walter Komoroski, Wm. McKee, John McLain, Joseph Milchok, Rawdon Rambo, Mary Rindt, Hubert Smith, Harry Swan, Gottlieb Textor, Joseph Webster.

WILLIAMSPORT—\$1,165,000

Over \$4,558 paid in Industrial Claims
Arthur Burch (exec.), Margaret Carpenter, Edith Franklin, Filici Giacom, Luther Henry (retired), Andrew Page (retired), Bertha Richards, Nelson Rundio, Eugene Schleh, Elmer Schuyler, Ruth Taylor, Arthur Zinck.

YORK—\$2,770,000

Over \$12,523 paid in Industrial Claims
Joseph Baker, Wm. Christensen, Harrison Craver, Jacob Eisenhart, Dale Good, Foster Heller, Jr., Dr. Geo. Holtzapfel, Edward Karnbau, Wm. Lavetan (exec.), Carrie Leader, Wm. Leschey, Clyde Mundorf, Robert Ness, Elmer Quickel, Earl Shatto, Peter Shellenberger, James Taylor, Chas. Uffelman.

OTHER PENNSYLVANIA TOWNS—

\$18,340,000

(Partial List)
●Abington: R. Breeding, L. Simon. —Aliquippa: J. Haivat, O. McCoy. —Ambridge: L. Mary, Ana Simunovic. —Arnold: Meade Butler. ●Bellevue: H. McKinney, W. Reinhard. —Bradford: R. Brunner, G. Ditsios, O. Simonsen. —Eristol: R. Bassett, L. Hill. ●Canonsburg: M. Surman. —Carbondale: Anastasia Chichon, L. Pearce, J. Scalzo, L. Stelmokas, Catherine Tully. —Over \$12,204 paid in Industrial Claims. —Carnegie: F. Barus, W. Hawk. —Chambersburg: G. Gardner, Marg. Martin. —Over \$5,535 paid in Industrial Claims. —Charleroi: T. Pollock. —Over \$5,712 paid in Industrial Claims. —Clairton: L. Boyd, C. Porretta. —Coatesville: C. McKinsey, C. Nichols, R. Roper. —Over \$16,554 paid in Industrial Claims. —Columbia: S. Boyland, E. Shannon, G. Smoker. —Connellsville: F. Adams, C. Hiles, Agnes Norris, E. Show, Rev. W. Wisniewski. —Coraopolis: W. Graham, M. Kostal, W. Zenniges. ●Dickson City: H. Makowski, M. Mikos, D. Mitchell, T. Petrick, L. Visneska. —Dormont: A. Blass, F. Connolly. —Dubois: S. Tony. —Dunmore: L. Bryden, Lena Katschessa. ●Ellwood City: A. Jumia, R. Stiefel, Jr. —Farrell: J. Davis, C. McCartney, Virginia Morocco. —Frankford: Over \$150,832 paid in Industrial Claims. ●Germantown: W. Roop, L. Wilson. —Over \$140,542 paid in Industrial Claims. ●Hanover: Marjorie Gelwaks. —Haverford: C. Heiserman (exec.), J. Walsh. —Homestead: P. McMahon, I. Miller. —Indiana: W. Fish, G. Gravy. ●Jeanette: H. Lauffer. ●Kensington: Over

\$198,292 paid in Industrial Claims. —Kingston: J. Hoffa, T. Thomas. ●Lancaster: T. Carson, W. Cleek, C. Ralph. —Robinson: W. Stanton, J. Stewart, J. Vantier. —Lansford: E. Hill, Anna Maruscha. —Over \$9,584 paid in Industrial Claims. —Latrobe: L. Gibson, C. Smith. —Lewistown: S. Rummel, H. Weiers. —Lewistown: P. McKeehan, G. Pannebaker. —Swigart, J. Waream. —Lock Haven: Diehl, R. Hockman, J. Myers, H. Richardson.

●Mahoney City: Alice Hehn. —Meadville: G. Firster, T. Gillen, P. Ojello, P. Sellers, J. Spittler. —Mount Carmel: Phillips, G. Spector, J. Zebiak. —Mount Lebanon: F. Hewitt, W. McClure. —Morris, R. Phipps. —Munhall: M. Fisher, G. Koritko. —Nanticoke: D. Doris, S. Kistler. —New Kensington: C. Kosciuszki, T. McKinney. —North Braddock: Cvercko, J. Hughes, A. Scullen. —Phoenixville: Forge: P. Terusso. —Pittsburgh: Brock, M. Heilman, E. Wiseman. —Pittston: Nellie Harding, Victoria Laukaitis, Mary O'Rourke. —Over \$6,205 paid in Industrial Claims. —Plains: Grace Gibbons, J. Lisinski. —Plymouth: D. Buckley, J. Griffith. —Pottstown: Annie Gilmont, J. Yates. —Pottsville: Over \$22,923 paid in Industrial Claims.

●Shenandoah: Margaret Choles. —Steelton: Evelyn Buccieri, J. Craig. —Smyrna: R. Houtz, C. Jarrett, J. Lyon. —Shafter. —Swissvale: J. Morrissey, S. Pappita, L. Schnee. ●Tamaqua: E. Rinker. ●Upper Darby: R. Diamond, C. French, R. Handly, Jr., W. Miller, C. Rust, G. Sura. —D. Whitney: Over \$115,316 paid in Industrial Claims. ●Vandergrift: F. Retter, R. Riffle. ●Waynesboro: W. Geesaman, J. Wolfinger. —West Chester: E. Eschleman, Alice Madden, W. Marvel (realtor). Over \$11,295 paid in Industrial Claims.

RHODE ISLAND

(For towns with fewer claims see end of list)

Total Payments	\$29,800,000
Rank in Payments	27th
Rank in Population	37th
Payments Per Capita	\$39.70
Ratio to National Per Capita Insurance Payment	1.7%
Ratio of Social Security Payments in State to Life Payments	.063
Payments to State under the social security program	\$1,880,118.

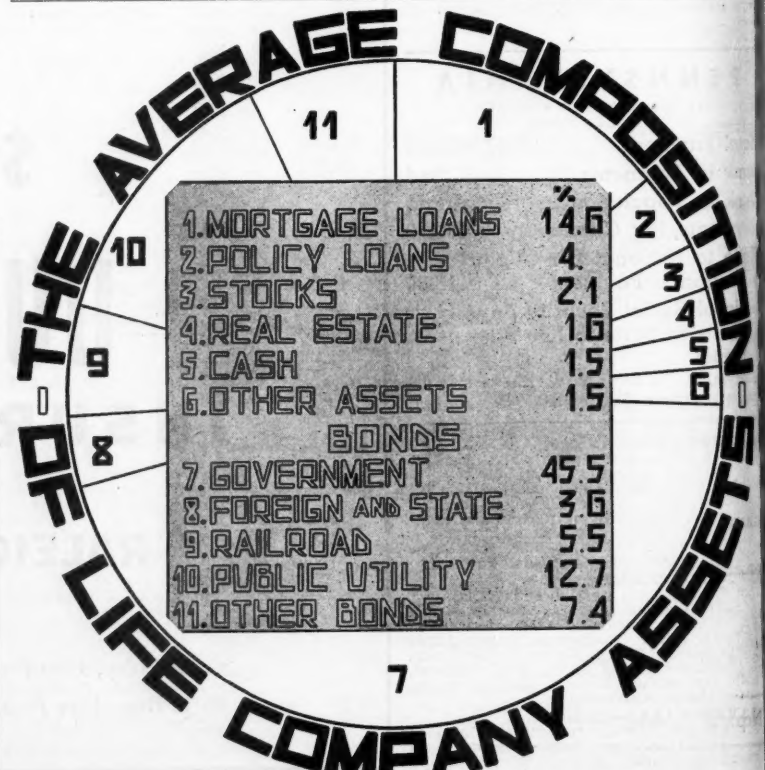
NEWPORT—\$680,000

Harry Jackson, Minnie Lubbock, Frederick Moulse, James Stansfield, Leo Tobak.

PROVIDENCE—\$14,470,000

Life insurance payments were \$57.47

Names in each town are only a partial list of claims paid during 1946.



THE MIDLAND MUTUAL LIFE INSURANCE COMPANY

Columbus 16, Ohio

Chartered in 1905 The Midland Mutual has paid or credited to policyowners, beneficiaries and annuitants over \$106,000,000.00 which is 106% of total premiums collected.

Rho... per capita... in the city... Over 149 C... Over \$438... CLAIMS... \$4,850,000... 4—25,000... 4—10,000... 1—5,000... 1—3,000... 15—2,000... Arth... David Bill... Chucin... gelo Erba... Lyon, Arch... Theodo... minio Mez... Randall, E... Hubbard S... OTHER E... \$3,260,000... Cr... Edgewood... M. Stone... Hato Re... H. Shuttle... Kevorkian... ings... SOU... (For... South C... Total P... Rank in... Rank in... Paymen... Ratio to... Insur... Ratio of... ment... ments... Payme... curity pr... ANDER... Over \$20... Hickman... lum, Edw... CHARLE... Life in... per capi... in the ci... Over 48... Over \$12... Pa... Baum, I... Colvin... Lemuel... Grooms... Thos. H... ver, Ma... Limehou... David M... Rhett, C... Chas. S... ens, Ev... Wiles, F... CHESTE... Over \$2... ham H... Robbins... CLINT... E... Mayh... Woodley... COLUM... Over \$1... A... dallah R... ton, M... Roger... Manning... Connell... Pope S... (undert... phen, J... Watson... FLORE... Over \$3... Geo. M... Millar... GAFFN... O... Poole, J... GREEN... Over \$1... all, El... Wm. C... strom... Joe Ma... drew F... Name...

Rhode Island—Continued

per capita and averaged \$236 per family in the city.
 Over 149 Ordinary Claims
 Over \$438,572 paid in Industrial Claims

CLAIMS BY AMOUNTS:
 1—\$50,000 or over
 2—25,000 to \$50,000
 3—10,000 to 25,000
 4—5,000 to 10,000
 5—3,000 to 5,000
 6—2,000; 83—\$1,000

Arthur Banta (research professor), David Biller, Candita Corradini, Irving Chucnin (pres. Sherman Mfg. Co.), Angelo Erba, Richard Garabedian, Hyman Lyon, Archibald Mawby, Joseph Magliocca, Theodore Max, Luke McGuinness, Erminio Mezzanotti, Bernard Murray, Otis Randall, Bernard Rosen, John Saunders, Hubbard Smith, Wm. Vallee.

OTHER RHODE ISLAND TOWNS—\$9,260,000

(Partial List)
 • Cranston: P. Goldsmith, J. Jacobucci.
 • East Greenwich: C. Greene.
 • Edgewood: L. Pliakas.
 • Greenwich: M. Stone.
 • Greenwood: R. Fitzmaurice.
 • Hato Rey: R. Call—Hope: C. Adams, H. Shuttleworth.
 • Narragansett: Agnes Kevorkian.—North Tiverton: J. Hutchings.
 • Oakland: F. Blake.
 • Pawtucket: H. Heatley.
 • Over \$219,540 paid in Industrial Claims.
 • Pawtucket: C. Clemente Bruno.
 • Warwick: H. Nordstrom.
 • Washington: Eva Parenteau.—Westbury: H. Littlefield.—West Warwick: Over \$62,132 paid in Industrial Claims.
 • Woonsocket: W. Rothschild.
 • Over \$155,172 paid in Industrial Claims.

SOUTH CAROLINA

(For towns with fewer claims see end of list)

South Carolina

Total Payments \$27,400,000

Rank in Payments 30th

Rank in Population 27th

Payments Per Capita \$14.05

Ratio to National Per Capita

Insurance Payment635

Ratio of Social Security Pay-

ments in State to Life Pay-

ments106

Payments to State under the social security program \$2,917,198.

ANDERSON—\$335,000

Over \$20,045 paid in Industrial Claims
 Katie Farmer, Geo. Greer, Joe Hickman, Evelyn Martin, Thos. McCallum, Edwin Patterson, Samuel Williford.

CHARLESTON—\$2,915,000

Life insurance payments were \$40.94 per capita and averaged \$174 per family in the city.

Over 48 Ordinary Claims

Over \$124,696 paid in Industrial Claims

Fannie Alford, Wm. Baker, Wm. Baum, Frank Bell, Geo. Bellows, John Colvin, Henry Einstein, Lewis Godbold, Lemuel Greir, Benjamin Griffin, Melvin Grooms, Iris Hallman, Hugh Hennessy, Thos. Hodges, John Holmes, Chas. Keever, Mary Kelly, Carl Libertore, Wm. Limehouse, Lorinda Ludwig, Katie Maher, David Moorer, Eugene Pearce, Andrew Rhett, Carl Saderberg, Francis Smith, Chas. Speissegger, David Spell, J. Stevens, Eva Traxler, Elmore Vose, Adam Wiles, Dr. Robert Wilson.

CHESTER—\$240,000

Over \$22,159 paid in Industrial Claims
 Mary Cooper, James Garrett, Abraham Hellmen, Edgar Quattlebaum, Alfred Robbins, Chas. Young.

CLINTON—\$160,000

Butler Boyd, Lloyd McCrary, Dr. Mayh McCadden, James Millam, Sallie Woodley.

COLUMBIA—\$2,970,000

Over \$149,864 paid in Industrial Claims
 Arthur Adams, Andrew Bethae, Adallah Braham, Leslie Cook, Hattie Curreton, Mildred Davis, Darling Jeffcoat, Roger Howell, Thos. Lackey, Hunter Manning (exec.), Leroy Maw, Ross McConnell, Rufus Medlin, James Philpot, Pope Scurry, Claude Shaw, Julius Smith (undertaker), John Stuckey, John Sutphen, Julius Walker (realtor), Alester Watson.

FLORENCE—\$410,000

Over \$30,906 paid in Industrial Claims
 Geo. Hartstene Hubbard, Simons Lucas, Geo. Mims, Jr., Asa Rogers, James Smith, Millar Stewart.

GAFFNEY—\$110,000

Orah Jones, John Pettit, Claude Poole, Jr., Park Sarratt.

GREENVILLE—\$1,160,000

Over \$145,611 paid in Industrial Claims
 Waddy Anderson, Dr. Cauthen Airlall, Elbert Blackwell, Wesley Chandler, Wm. Cleveland, Walter Cox, Susie Ekstrom, James Haas, Harold MacDermott, Joe Martin, Jacob Mims, S. Newell, Andrew Park, Robert Petty, Sallie Single-

ton, Ralph Stewart, Jesse Trammell, Wm. Trammell, Roy Whitaker, Chas. Wilkinson, Thos. Williams.

GREENWOOD—\$435,000

Over \$22,358 paid in Industrial Claims
 Joe Anderson, Sarah Burgess, Maggie Clegg, A. Hughes, Thos. Stathakas, Edward Workman.

HARTSVILLE—\$95,000

Ernest Dowling, Elijah Gilbert, Octavia Heustess, Hazel Huggins, Wm. Stokes, Campbell Windham.

ORANGEBURG—\$270,000

Dr. Grover Bolin, Amelia Chavis, Henrietta Jones, James Murph, Mobley Sify, John Slater, Sarahann Smook, John Verdery, Chas. Williams.

ROCK HILL—\$295,000

Over \$47,769 paid in Industrial Claims
 Samuel Frew, Thos. Mitchell (merchant), Chas. Steed.

SPARTANBURG—\$380,000

Over \$82,264 paid in Industrial Claims
 Lorraine Gooch, Sherman Jeffords, Plato Lankford, Chas. Lee, Dr. Oliver Leonard, Joe McMahan, Fred Richerson, Bruner Sikes, Estley Trogdon.

SUMTER—\$430,000

Joseph Beaman, Hayman Brody, James Garrick, Geo. Hurst, Celia Jackson, Eugene Moses, Brightie Shealy, Wm. Stafford, Augustus Stelling.

OTHER SOUTH CAROLINA TOWNS—\$1,220,000

(Partial List)
 • Aiken: Bessie Barton.
 • Belton: M. Martin.
 • Over \$11,726 paid in Industrial Claims.—Bennettsville: J. Heustess, A. Matheson.—Camden: Rev. M. Clarke, L. Tobia, T. White.—Cheraw: S. Graham.
 • Conway: Doris Capps, B. Holmes.
 • Darlington: B. Anderson, R. Byrd.
 • Georgetown: W. Anderson, B. Bourne, C. Kremer, L. Wallace.
 • Langley: Over \$10,246 paid in Industrial Claims.—Laurens: O. Huff, T. Martin.—Marion: Sallie Blackburn, G. Patton, C. Sloan.
 • Newberry: O. Cannon, J. Price, C. Wilson.
 • Union: J. Welch.
 • Over \$31,089 paid in Industrial Claims.

SOUTH DAKOTA

(For towns with fewer claims see end of list)

Total Payments \$4,700,000

Rank in Payments 46th

Rank in Population 40th

Payments Per Capita \$8.16

Ratio to National Per Capita

Insurance Payment369

Ratio of Social Security Pay-

ments in State to Life Pay-

ments494

Payments to State under the social security program \$2,325,493.

ABERDEEN—\$310,000

Maurice Baudoin, Carol Cook, Wm. Fowler, Ansel Green, John Mallay, Rev. Erwin Pfeiffer, Hazelle Reed, Frank Schirber, Mildred Yaukey.

MITCHELL—\$160,000

Oren Griffith, Harold Lau, Lawrence Test.

RAPID CITY—\$255,000

Dr. James Doyle, Wm. Gantebein, Tom Johnston, Geo. Lansing, Frederick Minty, Elmer Morgan.

SIOUX FALLS—\$985,000

Donald Ackerman, Clarence Anderson, Roger Bass (atty.), Arthur Dow, Christian Fleischer, Isabelle Foster, Shirley Futrell, Joseph Henkin, James Jacobson, Bernard Loge, Fred McKichan, Frank Muench, Fred Reed (realtor), Elsie Rees, Clarence Rourke, Ingvald Singsaas.

VERMILION—\$50,000

Christian Anderson, Chas. Sundling, Faye Walz.

WATERTOWN—\$145,000

Robert Flinn, Frank Hubbard, John Lester, Peder Munson.

YANKTON—\$125,000

Arthur Anderson, Anna Fejfar, Marion Matthews.

OTHER SOUTH DAKOTA TOWNS—\$490,000

(Partial List)
 • Brookings: J. Raak, A. Weaver.
 • Deadwood: A. Duchene, E. Major, G. Siffetto.
 • Huron: L. Palm, C. Roberts, A. Schultz, T. Simmons, J. Venables.
 • Lead: Anna Davies, T. Neary, Jr., C. Treiveek.
 • Madison: W. Canney, H. Johnson.—Milbank: P. Cramer.—Mobridge: O. Bohn.
 • Pierre: J. Schlessmann.
 • Sisseton: J. Robertson.

TENNESSEE

(For towns with fewer claims see end of list)

Total Payments \$40,100,000

Rank in Payments 20th

Rank in Population 16th

Payments Per Capita \$13.55

Ratio to National Per Capita

Insurance Payment613

Ratio of Social Security Pay-

ments in State to Life Pay-

ments156

Payments to State under the social security program \$6,277,242.

CHATTANOOGA—\$4,360,000

Life insurance payments were \$37.93 per capita and averaged \$160 per family in the city.

Over 82 Ordinary Claims

Over \$102,540 paid in Industrial Claims

Chas. Ragley, Jr. (cotton broker), Helen Caskey, Winford Chester, Bascom Close, Daniel Coleman, Forbes Cordell, Preston Daniel, Harold Davenport, James Davis, Wm. Davis, Roy Erwin, Chas. Fawkes, Eula Garmany, Dewey Graves, DeWitt Griswold, Chas. Grouf, Fred Hembill, Philip Hill, Melissia Hudson, Wm. Hunsucker, Samuel Jackson, James Lawrence, Joseph Mansfield, Ephraim Mennen, Sebie Norman, Robert Phillips, Raymond Pursell, Wm. Rice, Thos. Street (architect), Ira Templeton, J. Twinnam, Jesse Watson, John Whittenburg, Dr. Robert Wilson, Walter Witt, Jr.

CLARKSVILLE—\$290,000

Over \$7,867 paid in Industrial Claims

James Collier, Wm. Elliott, Emmet Morrow, Bailey Turner.

COLUMBIA—\$275,000

Over \$34,822 paid in Industrial Claims

Raymond Adkisson, John Akin, Mary Armistead, Barrington Brown, Sidney Frey, James Kerley, Claude Perry, Wm. Rader, Evander Shapard, Sr.

DYERSBURG—\$215,000

Harry Drifoss, Lawson Hughes, Samuel Reynolds, Davis Weldon.

FRANKLIN—\$110,000

Andrew Haun, Robert Joyner, Walter Morton, Mack Southall.

GREENVILLE—\$120,000

Hubert Moore, Ralph Renner, Jr., James Ward.

HUMBOLDT—\$130,000

Vermer Cates, Lee Harris, Jenner Love, Chas. Mathis, James Parten, Henry Pearson, Alvin Senter, Harry Strasberg, J. Thweatt.

JACKSON—\$795,000

Over \$40,158 paid in Industrial Claims

Chas. Baker, Glenn Patten, Thos. Black, Frederick Carr, Amas Chaiker, James Davis, James Doak, S. Finley, Fred Hill, Athan Holloway, Pearl Murray, Thos. Shelley, John Walden, Geo. Williams.

JOHNSON CITY—\$680,000

Over \$43,914 paid in Industrial Claims

Gilbert Alexander, Earnest Button, Oscar Miller, Samuel Miller, Seth O'Dell, John Pitts.

KNOXVILLE—\$3,990,000

Life insurance payments were \$34.85 per capita and averaged \$160 per family in the city.

Over 71 Ordinary Claims

Over \$114,918 paid in Industrial Claims
 Penella Abbott, John Anderson, Orin Beaman, Chas. Blockstock, Geo. Candler, Willard Carl, Fred Doughty, Mary Ellenburg, Glenn Elliott, Eugene Hales, Dr. Samuel Hamilton, Ruth Howard, Bannie Huffman, Rev. Bascom Jones, John Jones, Lillie Kassor, Richard Keneth, Fred Kidd, Lummie Lane, Jay Ledgerwood, James McClellan, Hallie Nelson, Wm. Palmer, James Pearson, John Smithson, W. Southern (atty.), Thos. Stevens, Harold Swanner, Nora Taylor, Stanley Tinsley, Arthur Thompson, Jack Williams.

MEMPHIS—\$12,270,000

Life insurance payments were \$41.89

per capita and averaged \$179 per family in the city.

Over 162 Ordinary Claims

Over \$140,556 paid in Industrial Claims

Chas. Anderson, John Antonelli, James Archer, Leslie Brown, Anthony Budnella, Frances Burch, John Burns, John Clough, Lucius Cook, Martha Cornell, Kenson Cross, Henry Ellington, Oscar Evans, Frank Finger, Adal Foard, Robert Franklin, Dr. Joshua Fraser, Scott Harris, Wm. Hay, John Highgate, James Hillman, Albert Jones, Oscar Jones, Roy Johnson, Chas. Kemp, W. Lanier, Jr., Jesse Lawrence, Wm. Lee, Wm. Lewis, Chas. Lynch, Michael Maher, Henry Malone, Tinnin Martin, Jesse Mast, James Maury, Wm. McAllister, Frank McClure, Chas. McLendon, Jack McNeill, Lena Meeker, Joseph Mercer, Frederick Middleton, Mamie Miller, John Mitchell, Marion Mitchell, James Mockbee, Marvin Murvin, Jr.

Lillian Newton, Morris Olswing, Gilbert Ortenbach, Robert Palmer (realtor), James Parker, Philip Pidgeon, Albert Pipkin, John Red, Wiley Reynolds, Russell Richmond, Arthur Robinson, John Roper, Wm. Rosamond, Ray Rushton, Michael Russo, Ruffin Sanders, Dudley Saunders, Jr., Geo. Smith, Wm. Steger, Pleasant Tennyson, Mark Turnage, Wm. Tyner, Jesse Weber, Stanley Wetmore (contractor), Thos. Whittemore, Wilbur Williams, Joseph Wright.

NASHVILLE—\$9,345,000

Life insurance payments were \$55.22 per capita and averaged \$179 per family in the city.

Over \$393,708 paid in Industrial Claims

Wm. Anderson, Robert Blum, Sterling Campbell, Ruth Cayce, James Collier, Richard Corsini, Dr. Robert Derivaux, Robert Diamond, Clinton Dickerson, Clarence Farris, Lillard Fautch, Fitzgerald Hall, Herman Halloran, Daniel Hillman, Ellsworth Hughes, Phil Johnson, Owen Johnson, Arthur Kleeman, Raymond Knox, Perry Little, Finis Massey, Milas Matthews, Amos McQuiddy, Chas. Nelson (banker), Ernest Newbill, Wm. Orr, Hubert Osteen, Wm. Park, John Perry, Morris Porges, John Puryear, Robert Redman, Warren Sessions, Richard Shillinglaw, Hugh Smith, Jr., Anthony Sudekum, Alfred Thaiman, Lewis Tillman (atty.), Vernon Tupper (pres. Roller Mills, Marvin Turner, Wm. Vanderpool, Michael Wade, Percy Warner, Murphy Webb (exec.), Roscoe Wilkins, Richard Wilson, Henry Wise, Eldred Woodwine, Chas. Young.

SHELBYVILLE \$135,000

Nina Delfis, Marvin Holt, Wayland Raby, Evlon Snell.

UNION CITY—\$110,000

Freddie Baker, Wm. Fowlkes, Cannon Moore, Omar Tatum.

OTHER TENNESSEE TOWNS—\$970,000

(Partial List)

• Athens: G. Cook, H. Hoback, C. Williams.
 Over \$6,293 paid in Industrial Claims.
 • Bristol: R. Bassett, H. Brewer, J. Hicks, W. Hiddleston, W. Hilton, Jr., F. Williams.
 • Cleveland: C. Card, R. Hickey, J. Hicks, C. Mayfield, Dr. J. Moore, J. Still, Dr. E. Swartz, J. Wagner.
 • Elizabethton: F. Carrier, R. Ledford, Jr., C. Warren.
 • Harriman: J. Christmas, Jr., Jesse Clinton, A. Gardner, J. Millican.
 • Lebanon: F. Babbs, C. Johnson, F. Phillips, M. Thompson.
 • Maryville: T. Huffine, M. Lawry.—Morristown: J. Faddis, J. Gill, Jr.—Murfreesboro: W. Wood.
 Over \$17,934 paid in Industrial Claims.
 • Paris: H. Hobby, Rev. E. Rucker.
 Over \$8,739 paid in Industrial Claims.—Pulaski: Emily Abernathy, S. Hayes, G. Ingram, W. Reed, R. Williams.
 Over \$9,640 paid in Industrial Claims.

TEXAS

(For towns with fewer claims see end of list)

Total Payments \$87,800,000

Rank in Payments 10th

PROTECTED HOME CIRCLE

SHARON, PA.

FOUNDED IN 1886

A Legal Reserve Fraternal Insurance Society

S. H. HADLEY,
Supreme President

L. D. LININGER,
Supreme Secretary

SHARON, PA.

Names in each town are only a partial list of claims paid during 1946.

Texas—Continued

Samuel Ward, Albert Williams, Russell Winger, Geo. Twyman.
SALT LAKE CITY—\$2,330,000
 Over \$49,828 paid in Industrial Claims
 Thos. Allen, Nicholas Ballich, Robert Coltrin, John Dunn, Benjamin Goldsmith, Samuel Griffith, Wm. Johns, Alvah Jones, Patrick Lemire, Charlotte Lusk, Benjamin Phillips, Edward Rhodes, Frank Robinson, Marvin St. Martin, Harold Schmitt, Jr., Antone Scofield, J. Sorrell, Vincent Stiglich, Joseph Sullivan, LeRoy Watkins, Paul Watson (retired), Mason Webster, Wm. Willard, Timothy Williams.
HOUSTON—\$16,100,000
 Life insurance payments were \$41.87 per capita and averaged \$151 per family in the city.
 Over 408 Ordinary Claims
 Over \$206,560 paid in Industrial Claims
 Everett Abbott, Paul Adam, Chas. Amerman (att'y.), Dr. Enga Arnold, Wilbur Barber, Earl Barkley, J. Barnes, Judson Baskett, Archibald Bell, John Bell, Sam Benhow, Ralph Blumberg, Grover Goelsche, Bertram Burchfield, Wm. Butler, Albert Chaney, Abe Cohen, Chester Cordeau, Anthony Corte, Arthur Cunningham (exec.), Samuel Cunningham, Kinzie Dattner, Silas Dean, Stiles Decker, Victor DeFriend, Dr. Salvador Estrella, Ralph Feagin (att'y.), Clifford Fletcher, Francis Ford, Frederick Fraley, Leonard Francis, Howard Hammond, H. Heitmann, Jr., Helberg, Ralph Henderson (exec.), Otto Herzog, Rufus Hickman, Reginald

THE SHEPHERD AGENCY

General Agents

The Connecticut Mutual Life Insurance Co.
 Excess Building Houston

Hirsch, Lorin Hitchcock, Herman Hoffman, Leo Holz, Arlie Hooks, John House, Edward Hudson, Cecil Huey, James Isbell, Walter Isom, Edward Jackson, Chas. Jacobson, Geo. Jamall, Lowell Jeffries, Clifford Johnson, Howitt Johnson, Wm. Jones, Bert King, Jr., Nute Knight, Horace Kornegay, Harold Krell, Jefferson Langham, Carroll Learned, Samuilus Leonard, Sidney Lewitt, Dr. Sidney Lister, Edwin Matthews, Jr., Leon Meyer, Chas. Minor, Samuel Mitchell, Robert Montcrief, Chas. Murphy (att'y.), Leonard Myers, James Noland, Thos. Oliphant, Richard O'Rourke, Jr., Chas. Parker, Geo. Parker, Luke Patterson, Robert Penick, Raymond Powell, Sidney Ramsey, Wm. Ridgeway, Frank Rilling, Marcy Roberts, Sydney Robinson, Wm. Ryan (att'y.), Owen Schlup, Ludwig Schoenmann, Mead Shaw, Edw. Show, O'Dell Simmons, Fielden Smith, Robert Smith, Wm. Smith, John Snell, Richard Strand, Will Taylor, Amos Thorstenberg, Joseph Turner, Karl Vaughan, Frank Wells, Geo. West, Robert Wier, Curtis Wilkins, Thos. Williams, Elbert Williamson, Melvin Williamson, Kenneth Womack (financier), Jehu Wright, Gerald Young.
LAREDO—\$965,000
 Over \$3,599 paid in Industrial Claims
 Eugene Deyerler, Jack Freed (merchant), Renito Saucedo, Chas. Tarver.
SAN ANGELO—\$690,000
 Robert Armstrong, Vernon Cox, Evelyn Kenley, John Kolster, Paul Manske, Chas. Mays, Loveless McKee, Francis Morgan, Hollice Nutt, Dennis Patton (att'y.), Roy Rampig, Clifford Reid, Thos. Sanders, Chas. Schiller, Aubrey Schmickie, Thos. Wilkinson, Max Willingham, Mack Whitaker.
 Dr. Geo. Allen, Jr., Chas. Angel, Frank Barfield, Arthur Bartel, Samuel Bechtel, Morris Berman, Albert Bruff, Wm. Busbee, John Chapman, Griffin Cobb, James Cobb, Thos. Convery, A. Crane, Guy Davis, Joseph Dawson, Adolph Dugosh, John Echols, James Ellis, Michael Farrell, Oren Fitzhugh, Frank Forister, Edwin French, McCall Gary, Gustav Goelitz, Ottmar Grasso, Adolph Grisiche, Chas. Hagopian, Dr. John Halston, Wm. Hanke, Jr., Woodrow Harper, Wm. Holden, Geo. Holmes (realtor), Dumont Howell, Donnie Irvin, John Johnson, Gordon Leland, Chester Leyendecker, Herman Lippe, Chas. Markolf, Fred McElvey, Jack McGuire, Sr., Alfred Miller, Dr. John Miller, Herman Mollenhauer.
 Joseph Nash, Haywood Norris, James Peyton, Geo. Pilkington, Richard Pruitt (retired), Randall Reed, Leland Rehmet, Burns Richardson, Louis Robichaux, Samuel Rosenberg, Stirling Russ, Wm. Sanger, Chas. Schmidt, Bernhardt Schoenert, Bernard Seffel, Alvis Sewell, Harry Syms, Alvin Skolant, Ralph Smith, Jacob Spears, Robert Spellman, Earl Stein, Chas. Stewart, John Sullivan, Ben Tappan, John Taylor, Henry Tillitt, Jose Vicenz, Isadore Victor, Albert Walser, Frank Weltens, Ed Wersebe, James Wheeler, Ralph Wilson, Lawrence Wingenroth, Amos Wollenhaupt, Arthur Wright, Chas. Wuest, Guilford York, Alexander Zogheib.

UTAH

Total Payments \$7,500,000
 Rank in Payments 42nd
 Rank in Population 39th
 Payments Per Capita \$11.84

Ratio to National Per Capita Insurance Payment535
 Ratio of Social Security Payments in State to Life Payments468
 Payments to State under the social security program \$3,512,923.

OGDEN—\$580,000

Geo. Allen, Ora Bundy, Lynn Carpenter, Levi Cragun, Harry Francis, Frederick Fridenstine, Byron Haverfield, Geo. Hodson, Jerome Miller, Milton Miller, Lyman Nielsen, Louis Payne, Emogene Pollard, Royal Rasmussen (exec.), Gilbert Rhee, David Stuart, Lauren Wengerg, Murray Whitney, Jr., John Wintle.
SALT LAKE CITY—\$2,915,000
 Life insurance payments were \$19.44 per capita and averaged \$85 per family in the city.
 Over 103 Ordinary Claims
 Fred Bassett, Harry Boyer, Lewis Cannon, Adolphus Christensen, Arthur Christean, Hyrum Christensen, Robert Cushing, Elliott Davis, Clay Freudenberger, Hubert Hartson, Francis Haynes, Edward Howard (banker), Leo Hammer, H. Johnson, Clarence Jones, Elbert Konold, Frank Popf, Carl Marcusen, Dave Napuk, Donald Noble, Parley Papworth, Hazel Peterson, Pauline Pingree, Earl Shimmim, Robert Stultz, Alfred Tourssen, Abraham Tueller, Dr. Joseph Tyree, Lorenzo Williams, Mahlon Wilson (att'y.), Chas. Winder, Ruth Wood.

VERMONT

Total Payments \$9,800,000
 Rank in Payments 40th
 Rank in Population 46th
 Payments Per Capita \$29.93
 Ratio to National Per Capita Insurance Payment 1.354
 Ratio of Social Security Payments in State to Life Payments091
 Payments to State under the social security program \$893,811.

BURLINGTON—\$915,000

Over \$21,759 paid in Industrial Claims
 Hillyard Mell, Edward Dower, Ernest Dusbabon, Geo. Eckhard, Dr. Wm. Morrison.

VIRGINIA

Total Payments \$47,800,000
 Rank in Payments 16th
 Rank in Population 14th
 Payments Per Capita \$15.53
 Ratio to National Per Capita Insurance Payment702
 Ratio of Social Security Payments in State to Life Payments046
 Payments to State under the social security program \$2,231,180.

ALEXANDRIA—\$785,000

per capita and averaged \$290 per family
 Henry Braschler, Geo. Copeland, Jerry Hawley, Joseph McGann, Wm. McKennedy, Stephen Threadgill, Robert Wright.

ARLINGTON—\$860,000

John Agnew, Earl Bloomquist, Harry Brown, Mark Caster, Nicholas Condatore, James Cushman, E. Detwiler, Chas. Froemming, Wm. Frohbose, Wm. French, Albert Fuller, Chas. Graham, Sterling Hardy, Samuel Jackson, Henry Jones, David Kinnibrough, John McCausland, Everett McCown, Bennet Mead, Joseph Parker, John Sander, Albert Sorensen, Theodore Taggart, Philip Taylor, Wm. Tysinger, John Wizeaman.

LYNCHBURG—\$1,425,000

Over \$31,718 paid in Industrial Claims
 James Burks, Errett Callahan (electrical engr.), Marcellus Duerson (business mgr. Lynchburg News), Maurice Langhorne, Wyatt Mays, C. Robertson, Eugene Thomas, Kenneth Urquhart, Charles Watts, Chas. Whitaker.

ROSELLE—\$470,000

Life insurance payments were \$33.05 per capita and averaged \$150 per family in the city.

Over 102 Ordinary Claims

Over \$189,300 paid in Industrial Claims
 Estel Ball, Clarence Ballance, Hugh Butler, Bert Carawan, Wm. Christian, J. Clark, Virgilus Costen, Minnie Dodson, Harry Dudley, Samuel Forrest, Henry Gill, James Hamersly, Morris Hawkins, Paul Huber (pres. Norfolk Newspaper, Inc.), James Jones, Jacob Levinson, Rex Loftis, James Mann (att'y.), Laura Perkins, Richard Rice, John Saunders, Roger Snyder, Wm. Tyree, Thos. Wilkinson, Wm. Wood, John Woods.

RICHMOND—\$12,265,000

Life insurance payments were \$63.54 per capita and averaged \$273 per family in the city.
 Over 220 Ordinary Claims

Over \$158,348 paid in Industrial Claims
 Christian Baab, Emmett Bailey, Alfred Blanton, James Bowen, Boyd Cobb, James Dodd, Wm. Enders, Joseph Farley, John Freeman, Alexander Gilbert, Granville Gray, Roscoe Greenway, Henry Haase, Gordon Howard, Frederick Jones, Wm. Keech, Cornelius Kelley, Chas. Larus, Jr., Milton Marcuss, Chas. Marks, Dr. Alexander Martin, Jr., Andrew Boody, Wilbur Nock, Forest Richards, John St. John, Christian Sorensen, Fred Schad, Thos. Sebrrell, Kemper Thomas, Howard Trevillian, Everett Trice, James Van Hook, Wallace Walker, Elizabeth Wilbur, Benjamin Woods, Samuel Woody, Wm. Wright.

ROANOKE—\$3,250,000

Life insurance payments were \$47.54 per capita and averaged \$290 per family in the city.

Over 81 Ordinary Claims

Over \$81,401 paid in Industrial Claims
 Drury Armistead, Herbert Brady, Ada Britt, Jesse Carter, Arney Dalton, John Dent, Elbert Dillard, J. Gardner, Wm. Gilbert, Arthur Godwin, Frank Harris, Clarissa Harold, Earl Hawkins, James Jarrett, Frank Kesler, Edgar Lewis, Pauline Lisle, John McCleary, Jr., Davis Owen, Irvin Perry, Ralph Ramsey, Robert Royer, Clem Schiffer, Grover Spitzer, Chas. Sweet, Jr.

WASHINGTON

Total Payments \$36,600,000
 Rank in Payments 22nd
 Rank in Population 26th
 Payments Per Capita \$18.00
 Ratio to National Per Capita Insurance Payment814
 Ratio of Social Security Payments in State to Life Payments439
 Payments to State under the social security program \$16,088,369.

SEATTLE—\$14,410,000

Life insurance payments were \$39.12 per capita and averaged \$142 per family in the city.

Over 303 Ordinary Claims

Over \$13,291 paid in Industrial Claims
 Frank Allyn, Wm. Anderson, Herbert Bartlett, Ralph Brown, Harry Casson, Chas. Clarke, Michael Coogan, James Cramer, Alfred Eckstein, Winslow Farr (att'y.), Roy Feistad, Leslie Forham, Henry Foster, Frederick Gatewood, Frederic Gerhardt, Wm. Gillam, Marlborough

Haire, Geo. Hargreaves, Chas. Harrison, Chas. Hatfield, Ollie Hegre, John Henderson, Archie Henton, Wm. Holpa, John Hutcheon, John Irwin, Julius Jacobson, Carl Johnson, Eric Katzel, Thos. Kennedy (att'y.), Walter LaChance, Wallace Langley, Angel Larsen, Warren Lewis, Paul Marinal, Wm. Marmont, Dr. John McDowell, John McLauchlan, Andrew McPherson, Henry Morris, Geo. Morford (realtor), J. Nestor, Frank Nye, Frederick Nystrom, Mark Odell, Jr., Wm. Ham Orland, Sheldon Pauli, William Pool, Albert Quinton (exec.), Louis Pattan, John Riley, Samuel Salzman, Joseph Schoen, Larry Schwimmer, David Shertzer, Paul Stjerne, Frederick Struve, Wm. Talbot, Tom Templeton, Wilbert Thorne, Harry Thurlow, Wm. Truscott (att'y.), Ralph Tunney, Edgar Tuttle, Joseph Underwood, David Van Wyck, Abbye Warner, Norris Wason (pres. Wason Bros. Co.), Jens Wensberg, Paul Wickholm, C. Wilkes, Geo. Yeaman.

SPOKANE—\$4,590,000

Life insurance payments were \$40.08 per capita and averaged \$144 per family in the city.

Over 125 Ordinary Claims

Dr. T. Ahlquist, James Barrick, Arend Blomk, Chester Callihan, Geo. Engle, Frederic Embry, Samuel Endsow, Edward Evans, Alex Gusman (exec.), Branda Gustafson, Wade Hampton, Roy Henkle, Hugh Hudelson, Clyde Jarman, Henry Keegan (ins. mgr.), Martin Kofmehl, James Krall, Shirley Landon, Chas. Marr, Wm. Merriman, Wm. McCrea, Edward Murphy, James Rigsby, Louis Ritter, Daniel Rookey, Edgar Sherwood, Wm. Spores, Dr. Raymond Sprowl, Helmer Steenberg, Myron Wiley, Otto Wilt, Marvin Witt.

TACOMA—\$4,580,000

Life insurance payments were \$41.86 per capita and averaged \$145 per family in the city.

Over 76 Ordinary Claims

Joseph Antonette, Franklin Berry, Kenneth Burnham, Fred Butz, Henry Chamberlin, Dr. Chas. Doe, Ernest Freeman, Geo. Gehrl, Wm. Good, Harriet Griggs, James Hagar, Mary Lamb, Wm. Larson, Edwin McWilliams, Winifred Meddins, Albert Nelson, Fremont Oliver, Chas. Russell, Harry Smith, Andrew Snowden, Electa Snyder, James Squier, Bettie Tipton, Geo. Turnbull.

WEST VIRGINIA

Total Payments \$26,700,000
 Rank in Payments 32nd
 Rank in Population 31st
 Payments Per Capita \$15.22

SELLING HAPPINESS

The Beneficial Underwriter sells more than "insurance policies." He sells a future of happiness and peace of mind. He sells economic security to those who are willing to plan for the future happiness of themselves and their loved ones.

If the breadwinner is taken away, an income is provided for the family. Mother and the children will not go hungry or be deprived of their home . . . Elderly men and women enjoy freedom from money worries during their sunset years . . . Young men and women are assured of their college training.

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BENEFICIAL LIFE
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The reasons are many, but the more important ones are:

- A loyal, hard-working agency organization
- Service is the watchword of performance to policy owners and field representatives
- Spirited cooperation between every one in our organization
- We deeply believe in the institutions of Life and Accident and Health insurance and are proud of any small contribution we have made to the great and honorable records of the business in the past century.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY

Oshkosh, Wisconsin

Assets in excess of \$15,500,000

One of America's Leading

FRATERNAL LIFE INSURANCE SOCIETIES!

Over \$365,000,000 Insurance
In Force

AID ASSOCIATION

For Lutherans

APPLETON, WISCONSIN

Ratio to National Per Capita Insurance Payment 688
Ratio of Social Security Payments in State to Life Payments 125
Payments to State under the social security program \$3,361,857.

CHARLESTON—\$3,930,000

Life insurance payments were \$57.87 per capita and averaged \$280 per family in the city.
Over 64 Ordinary Claims
Over \$76,477 paid in Industrial Claims
Chas. Adams, Nice Alessandrini, Henry Anderson, Chas. Cabell, Edward Calderwood, James Caproni, Burrell Goff, Dr. Herman Goldstein, C. Harris, Lester Hayes, Denver Hill, Geo. Jenkins, John Malone (banker), John McCarnes, Howard McJunkin (pres. McJunkin Supply Co.), James McMarrow, Thos. Miller, Russell Murrell, Oscar Payne, Thos. Reed, Richard Robinson, Chas. Runyon (exec.), Seth Savage, Leland Shoemaker, Alexander Silverstine, Clyde Stalnaker, Russell Webb, Bert Wise, John Wright.

WISCONSIN

Total Payments \$59,900,000
Rank in Payments 14th
Rank in Population 15th
Payments Per Capita \$19.90
Ratio to National Per Capita Insurance Payment 900
Ratio of Social Security Payments in State to Life Payments 162
Payments to State under the social security program \$9,741,861.

APPLETON—\$960,000

Mathilda Archibald, Herman Bock, Mary Cordy, Hermann Filz, Joseph Garvey (secy.-treas. Fox Valley Construction Co.), Claude Hill, Henry Johnson, Gilbert Krick, Louis Lettmann, Geo. Meiers, Jr., Daniel Moltzau, Carl Nelson, Walter Quandt, Robert Sager, Stephen Schaefer, Chas. Selig, Barry Steinberg, Theodore Van Cuyk, Fred Wiese.

BEAVER DAM—\$145,000

Earl Bridge, Edna Gibbs, Wm. Liebig (ins. agt.), Ida Nulph, Wm. Schuchardt, Edwin Wenz.

BELOIT—\$575,000

Wm. Allen, John Halderson, Bailey Hanaman, Edward Kreitzman, Chas. Malow, James McQuade, Edward Newton, Harry Parker, Harold Scott, Conrad Simonson, Henry Tower, Russell Wright.

CHIPPEWA FALLS—\$220,000

Maxmillan Fox, Burt Gregg, Frederick Koep, Ole Larson, Walter Mauseth, Edith Myre, Louis Plotrowski (exec.), Clem Pointer, Ezra Stumpf, Bertha Wagner.

EAU CLAIRE—\$735,000

John Anderson, Virginia Brandon, Edward Buri, James Hagman, Christina Klawitter, Burnett Larson, Fred Raddatz, Edward Tiller, Guy Wood.

FOND DU LAC—\$710,000

Julius Graessle, Arthur Graf, Minnie Julius, Elaine Kopf, Elizabeth Miesen, Anton Muelenbach, John Splestoesser (druggist), Edward Stiehr, Henry Strohschein, Henry Twohig.

GREEN BAY—\$1,450,000

Frank Ansoorge, Geo. Arends, Sylvan Ausloos, Wm. Baerwald, James Beth, John Brueckner, Dr. Chas. Chalupsek, Henry DeCaster, Joseph DeMain, Frank Dittmer, Oral Ferner, Ralph Freeman, Henry Graess, Wm. Huybrecht, Percy Manthey, Joseph Martin, Ewart McKenzie, Robert Minsart, John Murphy, Albert Nelson, John Pakanich, Gus Pearl, Alvina Smith, Fred Smith, Harold Steege, Frank Tursky, Andrew Wolfe.

JANESVILLE—\$995,000

Emilie Barnes, Geo. Bohlman, John Briggs, Gaylord Butcher, Esther Dam-

erow, Martin Fischer, Geo. Gollnik, Grant, Fred Green, Milo Green, Ever Hartman, Herman Heise, Albert Heller, Albert Knuth, Louis Levy, Verna Boney, Roy Merrick, Effie Newmann, John Ney, Louis Steinke, Robert Wright, Jr.

KENOSHA—\$985,000

Robert Baker, Vandevere Barner, Alwin Brehm, Geo. Harrington, Chas. Ber, Walter Jamison, John Northway, Hanford Nyland, Dr. Chester Perkins, Wm. Senne, Henry Weinheimer, Henry Yonk.

LA CROSSE—\$930,000

Mathew Donahue, Gustav Fisher, Lois Fisher, John Hellwig, Harry way, Leo Kaiser, Samuel Knight, Langdon, Chas. Looney, Curtis March, Lawrence Miller, James Shields, Chas. Smutny, Lester Sweet, Rose Sweet, Winze.

MANTOWOC—\$620,000

Wilfred Alger, Frank Blimel, Wm. Borchardt, Clark, Otto Geisler, Wm. Krizanowski, Katherine Kummer, man O'Connell, Emma Pech, Berna Schermetzler, Louis Schuette, Peter lacek, Josef Stipek.

MARINETTE—\$265,000

Israel Benjamin, Albert Bezio, J. Faller, Joseph Gitchell, Chas. Gustaf, Frantisek Hoffman, Wm. Holquist, drew Metzler, Otto Nelson, Egbert Steton, John Powers, Mathew Stang, Webster, Harry White.

MARSHFIELD—\$195,000

Vinton Hansen, Herbert Rink, Wm. Rochan, Mary Schueller, Viola Tufta.

MADISON—\$2,770,000

Life insurance payments were \$41.40 per capita and averaged \$150 per family in the city.

Clifford Bakken, Lester Blackman, Oscar Bradford, Herbert Brockhausen, Henry Bultman, John Byrne, Richard Campion, Chandler Chapman (realtor), Lynn Curtis, Clarence Frederic, Lawrence Fredrickson, Martin Gaukel, John Hagen, Chas. Hooper, James Hurst, Oscar Kampen, Donald Kennedy, Robert Kust, Clarence Lee, John Lutz, LaVerne McBurney, Wm. McLean, Daniel Minahan, Andrew Morken, Richard Nicodemus, Geo. Olson, Albert Schmiedeman, Paul Stark (realtor), Herman Temkin, Wm. Tenney, James Timlin.

MILWAUKEE—\$27,330,000

Life insurance payments were \$44.40 per capita and averaged \$190 per family in the city.

Over 467 Ordinary Claims
Over \$70,618 paid in Industrial Claims
Chas. Albright (underwriter), Simon Anderson, Walter Benz, Joseph Berry, Alwin Boese, Welz Boren, Jacob Beyer (chrmn. Bitker-Gerrard Co.), Chas. Bruch, Frank Burke (attv.), Russell Butsch, Floyd Chapin, Dr. Fred Colman, Earl Crabb, Frank Dierckmeier, Leopold Doshen, Henry Duerr, Leslie Eaton, Henry Eder, Geo. Fallon, Fred Fish, Wm. Fleischer, Louis Forster, Percy Freeman (exec.), Louis Froehlich, Elias Goldsmith, Stanley Garlick, Wm. Hahn, Thos. Hannam, Richard Hart, Wm. Hart, Joseph Haselmayer, Isaac Hayes, Samuel Heeler, Robert Hindley, Dr. Paul Hirtz, Roger Hoerig, Fred Holm, Harry Hubbard, Ransom Johnson, Frank Kalch, Samuel Kantor, John Keelan, Joseph Kelley, Rev. Philip Koehler, David Lazarus.

John Mages, Fred Marlatt, Wm. McAlpin, Joseph Morris (exec.), J. Murphy, H. Oberndorfer, Francis Porter, Chas. Price, Ernest Prueser, Paul Purdy, Clarence Randall, Adolph Schmiedeler, Dr. Julius Schmidt, E. Schneck, Jr., Berna Schneider, Walter Schneider, Nicholas Schlaich, Arnold Schulke, Geo. Schwartz, John Silverman, Dr. Wm. Stanley, J. Hiram Taylor, Alex Uhrig, Arno Vasholtz, Geo. Wells, Frederick Wendt, Victor Wimmer, Robert Wittig, Russell Wittig, Otto Zimmerman.

OSHKOSH—\$1,110,000

Chas. Apel, Phillip Arft, August Bahr, Geo. Christlaw, Donald Clark, Edward Darling, J. Fallon, Jr., Dr. Archibald Gifford, Arthur Goss, Dean Grundy, Arthur Hyde, Robert Marquardt, Albert Neuenfeldt, Geo. Oleson, Paul Redemann, Edward Schneider, Hugo Schulz, Harvey Sorensen, Rudolph Steinhilber, Wm. Stillman, Gottfried Widmer, Thos. Williams.

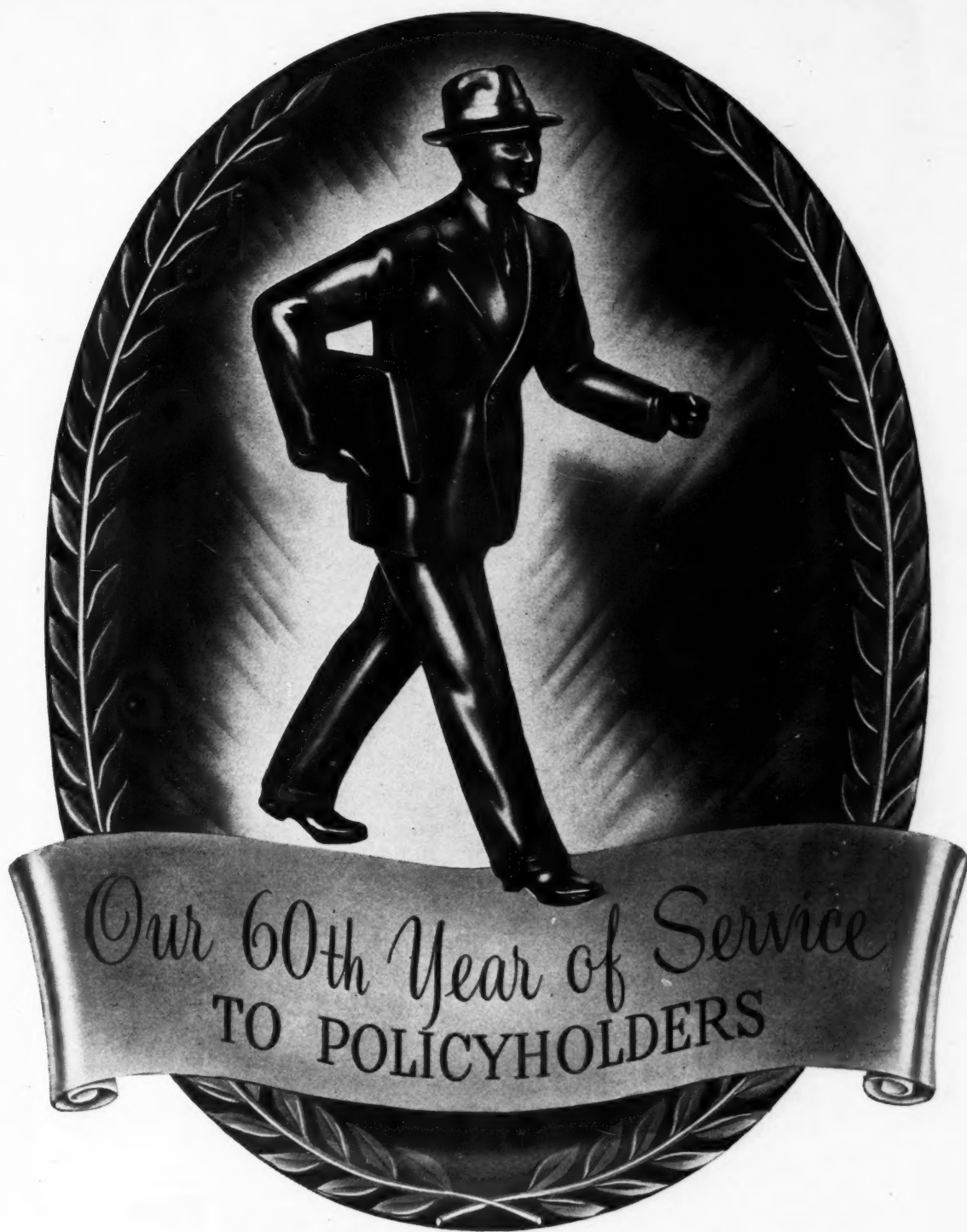
(CONTINUED ON PAGE 11)

WANTED: DISTRICT MANAGERS

in Illinois, Michigan, Minnesota and Wisconsin who can and will produce new business and develop new agents.

Established territory open where you can sell legal reserve life insurance to men, women and children.

EQUITABLE RESERVE ASSOCIATION
Neenah, Wisconsin



**LIFE INSURANCE IS
A FAMILY MATTER**

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

C. F. Williams, President

Cincinnati, Ohio



BROAD INSURANCE COVERAGE

Nonparticipating Insurance
Participating Insurance
Group Life
Group Accident & Health
Group Hospitalization
Group Annuities
Employee Insurance

Juvenile Insurance
Special Low Cost Plans
Income-for-Family Plans
Retirement Plans
Mortgage Redemption
Complete Sub-Standard Service
Wide Age Range

LNL Is Geared to Help Its Field Men

Attractive General Agency Opportunities Still Available

The Lincoln National

Ft. Wayne



Life Insurance Company

Indiana